

Renewal Terms and Conditions Agreement

We greatly appreciate your business. Please read this Renewal Terms and Conditions Agreement (this "Agreement") carefully.

As used in this Agreement, "we," "us," and "our" refer to Esurance Insurance Company. "You" and "your" refer to the named insured(s) identified in the Policy Declarations ("Declarations Page"), and any spouse of the named insured who resides in the same household. "Insurance Policy Documents" collectively refers to your original application, this Agreement, and all forms, endorsements, and notices issued to you by us, including any electronic communications.

DECLARATION STATEMENTS

By accepting our renewal offer, you: (i) agree to all of the terms and conditions contained herein; (ii) declare that your Declarations Page is accurate and reflects your desired coverage selections and coverage limits; (iii) declare that you have listed all residents in your household; (iv) declare that you have described any business or commercial use of your insured premises in the Application and (v) agree that coverage will not continue if your financial institution does not honor, or we do not receive, your renewal payment.

DISCLOSURE OF FEES

Installment Fee

You may be charged an Installment Fee, as allowed by your state, if you elect to pay your premium in installments.

Late Payment Fee

You may be charged a Late Payment Fee of \$15.00 for each payment that is not received by the payment due date.

Paper Documents Fee

You may be charged a Paper Documents Fee of \$25.00 for electing to receive paper copies of Insurance Policy Documents that we would otherwise provide to you electronically.

State-Required Fees

You will be charged for fees as required by your state, if any

CANCELLATION FOR NON-PAYMENT OF PREMIUM

To keep your Policy current and avoid cancellation, your payment must be received by its due date. We do not accept partial payments of the invoiced amount. If your full payment for the invoiced amount is not received by the due date, a Late Payment Fee will be charged to your account. Unpaid premium may result in the cancellation of your Policy and a cancellation notice being mailed to the address shown on your Policy.

NOTICE OF INSURANCE PRACTICES AND USE OF CONSUMER REPORTS

Personal information about you and other persons that may be covered by the insurance being applied for may be collected from persons other than you. Such information, as well as other personal and privileged information collected by us or our agents, may, in certain circumstances and as permitted by law, be disclosed to third parties. You have the right to review your personal information in our files and request the correction of any inaccuracies. More information about your rights and our practices regarding your personal information is available upon request. Please contact us for more information.

In order to evaluate your eligibility for insurance coverage with us and to determine the correct premium to charge you, we order one or more reports provided by independent consumer reporting agencies. These reports are necessary to verify information that you have provided us. Examples of reports include, but are not limited to, Motor Vehicle Reports (MVR), Comprehensive Loss Underwriting Exchange Reports (CLUE), an insurance claim history report, and, where allowed by law, an insurance score based on information contained in your credit report. We may use a third party in connection with the development of your insurance score. All reports are impartial statements of fact and are kept strictly confidential. The information we obtain will be used only for business purposes and to ensure that each applicant is evaluated fairly. Future reports may also be used for an update, renewal, extension, cancellation, or non-renewal of your insurance coverage. Upon

request, we will provide you with the name, address, and telephone number of any consumer reporting agency that furnishes us with your report.

We will review your credit history when we are legally required to do so, or you may request a review once each policy term. Any adjustment in premium made pursuant to a change in your credit history will be reflected on your next renewal offer, in accordance with the law.

UPDATING YOUR CONTACT INFORMATION

You must notify us of any changes to your email address, mailing address, or telephone number by updating your online account with your new contact information, calling our customer service center at 1-800-ESURANCE (1-800-378-7262), or by sending an email to support@csr.esurance.com.

ELECTRONIC TRANSACTIONS AGREEMENT

Esurance is an online company and we generally conduct business through our Web site and via email. We will from time to time send information electronically and post documents to customers' online accounts.

Although we primarily conduct business electronically, Esurance is required by law to provide you with certain information in writing; however, with your consent we can provide information and documents to you electronically instead, including your Insurance Policy Documents. If you consent, you will receive all of your Insurance Policy Documents from us electronically, to the extent permitted by law. Insurance Policy Documents in electronic format will have the same contractual force and effect as Insurance Policy Documents in paper format. We reserve the right, in our sole discretion, to provide any Insurance Policy Document to you in paper form instead.

If you consented to receiving Insurance Policy Documents electronically, you may withdraw your consent at any time and begin receiving Insurance Policy Documents in paper format. In addition, you may request paper copies of your Insurance Policy Documents at any time. If you elect to receive paper copies of Insurance Policy Documents, you may, at any time, request and consent to receiving Insurance Policy Documents electronically. Please call us at 1-800-ESURANCE (1-800-378-7262) for any such withdrawals or requests, as well as to change the email address or other contact information that Esurance has on file for you.

If you consent to receive Insurance Policy Documents electronically, you must have: (i) a computer capable of connecting to the internet; (ii) an internet service provider; (iii) a browser capable of viewing our web site; (iv) an email service account that allows you to read, write, and send email; (v) an active email address, and (vi) the ability to use hyperlinks to access other web sites (collectively referred to as the "Technical Requirements"). You must have the Technical Requirements to download, display, print, and retain Insurance Policy Documents in Adobe Portable Display Format. Once you purchase your Policy, you will be given the opportunity to download a free copy of Adobe Reader so that you can view Insurance Policy Documents in Adobe Portable Display Format. If you do not have the Technical Requirements, you cannot receive Insurance Policy Documents electronically.

If you previously consented to receive electronic documents, by renewing your policy you are confirming that you: (i) agree to use email or your online account to make payments, changes, renew your Policy, and send to us and receive from us communications related to your Policy; (ii) agree to accept all Insurance Policy Documents electronically in lieu of delivery by U.S. Mail or other physical delivery method; provided, however, that we may deliver certain Insurance Policy Documents in paper format via U.S. Mail; (iii) agree that if you electronically signed the Application, that your electronic signature, serves as and replaces the need for your physical signature for this and all future transactions in connection with your Policy and Insurance Policy Documents, except as otherwise required by law; and (iv) have the Technical Requirements described above, if you elected to receive electronic documents.

If you previously requested to receive documents in paper format, by renewing your policy you are confirming that you: (i) understand that you will have to call Esurance at 1-800-ESURANCE (1-800-378-7262) to make any changes or updates regarding your Policy; (ii) understand and acknowledge that you will be charged a Paper Documents Fee, as disclosed in the Disclosure of Fees section of this Agreement; and (iii) acknowledge that you have the option of electing to receive documents electronically as specified in the Electronic Transactions Agreement above.

ACCESSING YOUR ONLINE ACCOUNT

To access your online account, go to www.esurance.com and log in to your account with the email address and password you provided when you created or updated your account. Your Insurance Policy Documents will be accessible through your online account. To print any of your Insurance Policy Documents from your online account, click the “print” button located on the page or in your browser frame. To download and save any of your Insurance Policy Documents to your computer, open the insurance policy document by clicking on its hyperlink or icon and follow Adobe Reader’s directions for downloading and saving documents.

CELL PHONE POLICY

You agree that you are providing your express consent to receive calls and text messages on your cellular telephone, and on any other device on which you may receive calls or text messages, from Esurance, its agents, affiliates and service providers that are placed using an automatic telephone dialing system or using artificial or prerecorded voice messages.

FLOOD AND EARTHQUAKE DISCLAIMER

Esurance homeowners policies do not provide coverage for floods or earthquakes. If you would like to buy flood insurance, please contact the National Flood Insurance Program, for information about insurers that work with the Federal Emergency Management Agency (FEMA), to provide coverage.

FRAUDULENT INFORMATION STATEMENT

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.