User Consent to Receive Policies/Contracts and Disclosures Through Electronic Means ("Consent")

In this Consent, "we," "us," "our," or "the Company" refers to MetLife Pet Insurance Solutions LLC and Metropolitan General Insurance Company ("MetLife Pet"). "You" and "yours" refers to the owner of one or more policies/contracts/accounts offered by us.

Please read the following terms and conditions carefully before agreeing to them.

- 1. Your right to consent. To the extent permitted by law or regulation, this Consent authorizes us to electronically send your insurance policy and accompanying documents (the "Policy Package"), and communications relating to your applications for coverage, and to policies, contracts and accounts you own, excluding notices of lapse, non-renewal and cancellation. You have the option, at any time, to receive a paper copy of any policy or contract or communication from us. You also have the choice to receive certain materials electronically and others on paper. The documents that may be delivered electronically are listed in Section 9. In accordance with law, we will notify you of any additional documents we add to this list. You will continue to receive paper copies of documents that we do not send electronically.
- 2. Withdrawal of consent. You can easily withdraw your consent at any time.
- (a) You may withdrawyour consent by calling the Customer Service Department at 1-855-270-7387.
- (b) The withdrawal or update of your consent may take up to 15 days after we receive your request.
- **3.** You are not required to consent to the delivery of documents electronically. You do not have to sign this Consent in order to do business with MetLife Pet. If you do notwish to consent to electronic delivery, we will send paper copies of your documents and communications to you.

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4. How to obtain paper copies; fees. You may obtain paper copies by calling us at 1-855-270-7387. No fees may be imposed as a condition or consequence of withdrawal of consent.

5. Methods and timing of delivery of electronic documents.

- (a) When you consent to these terms and conditions, then the materials identified in Section 9 may be provided to you in electronic form.
- (b) If you consent to electronic delivery of the Policy Package, we will send an email to you at the email address you provided us, which will include a link that will return you to our secure website where you may access and download or print the complete Policy Package.
- **6. Access your materials promptly.** Your rights relating to your policy or contract may be time sensitive. Any document that can be accessed via a link we send to you in an email is deemed to be delivered on the date we send you the email. However, any policy or contract for which a later date is indicated on a policy delivery receipt is deemed to be delivered on such later date. When you receive our email alerting you that a document or a message is waiting for you at the secure website, you should promptly access the site and read the documents and messages.
- 7. **Updating your information**. If you consent to receive documents and communications electronically, please be diligent in updating your Profile at MyPets when your email address or other information changes. You can also update your email address by accessing your customer profile at https://mypets.metlife.com/. If you purchased your policy or contract directly or without a representative, you can update your email address and other information by calling the Customer Service Department at 1-855-270-7387 and following its directions.
- **8.** Hardware and Software requirements. To receive documents and communications electronically, you must have access to a computer with an Internet connection. If you would like to be able to save the documents you receive, the computer should have a hard drive or other storage device, or be connected to a printer. You must also have an email account to receive communications.

In order to receive your documents electronically, you will need Adobe Acrobat Reader 3.0 (or higher).

You are responsible for ensuring that neither your software nor your Internet service provider inhibits or interferes with the electronic delivery of the materials described herein. We will notify you regarding hardware and software changes.

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9. We may deliver these and other documents electronically

- Applications for insurance and related disclosure materials
- Policies and policy packages
- Notice of policy or contract changes, including endorsements, and face increase options
- Other legally required notices and disclosures, including privacy notices
- Billing and payment materials, including billing statements and notices of premium changes
- Tax-related information and forms
- Prospectuses
- Trade confirmations
- Annual and other periodic statements
- Claims forms and related information

By clicking the "I AGREE" button, you confirm to MetLife Pet that:

- You can access and read this Consent and that you agree to its terms and conditions;
- You consent to do business with MetLife Pet electronically;
- You confirm such consent to do business with MetLife Pet electronically;
- You can print this Consent or save/access it for future reference; and
- This Consent remains valid until you withdraw it.

For purposes of receiving electro	nic transmission	n of documents	from MetLife,	as set
forth above, my email address is		<u> </u>		

(I CONSENT BUTTON) (I DO NOT CONSENT BUTTON)

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