

ELECTRONIC DELIVERY AND TEXT MESSAGING CONSENT FORM

SECTION 1: ELECTRONIC DELIVERY CONSENT

By signing below, you consent to receive communications from Flow Insurance Services, Inc. ("Flow," "we," "us," or "our") electronically rather than in paper form. You acknowledge and agree that electronic communications are the legal equivalent of paper communications and satisfy any legal requirement that such communications be provided in writing.

Communications Covered: This consent applies to all policy-related documents and notices, including but not limited to: policy declarations, policy forms and endorsements, insurance ID cards, billing statements, premium notices, renewal notices, cancellation or nonrenewal notices, legally required notices, claims correspondence, and other official communications.

Your Obligations: You agree to: (1) provide Flow with a valid, current email address; (2) promptly notify Flow of any change to your email address by contacting us at support@flowinsurance.com or by calling our customer service line; and (3) maintain the technical capability to receive and access electronic communications. You accept responsibility for any consequences, including late payment fees, resulting from your failure to maintain a current email address on file or to access electronic communications in a timely manner.

System Requirements: To receive and view electronic communications, you must have: (1) a personal computer or mobile device with internet access; (2) a current web browser capable of accessing secure websites (https); (3) an active email account capable of receiving messages with hyperlinks and attachments; and (4) Adobe Acrobat Reader version 7.0 or later, or equivalent PDF viewing software (available free at www.adobe.com).

Paper Copies: You may request a paper copy of any electronic communication at no charge by contacting Flow at support@flowinsurance.com or by calling our customer service line. Certain documents may continue to be delivered via U.S. Mail as required by law or due to system limitations.

Withdrawing Consent: You may withdraw your consent to electronic delivery at any time by providing written notice to Flow at support@flowinsurance.com. Your withdrawal will be effective upon receipt and processing of your request. Withdrawing consent will not affect the legal validity of any electronic communications previously provided.

SECTION 2: TEXT MESSAGING CONSENT

By signing below, you expressly consent to receive text messages (SMS and MMS) from Flow at the mobile telephone number(s) you have provided or may provide to us in the future. You confirm that you are the subscriber or authorized user of any mobile telephone number you provide to Flow.

Types of Text Messages: You may receive text messages regarding: payment reminders and confirmations, policy status updates, billing notifications, claims status updates, appointment reminders, customer service communications, and other account-related information.

Message Frequency: Message frequency varies based on your account activity. Standard message and data rates from your wireless carrier may apply. Flow does not charge for text messages, but your carrier's standard messaging rates will apply.

Opting Out of Text Messages: You may opt out of receiving text messages at any time by replying STOP to any message you receive from us. You may also opt out by contacting us at support@flowinsurance.com or by calling our customer service line. After opting out, you will receive a confirmation message, and no further text messages will be sent unless you opt back in.

Help: For assistance with text messaging, reply HELP to any message or contact support@flowinsurance.com.

Your Obligations: You agree to promptly notify Flow if you change your mobile telephone number or transfer your number to another person by contacting us at support@flowinsurance.com or by calling our customer service line. You are responsible for any messages sent to the mobile number on file until you notify us of any change.

No Warranty: Text messaging services are provided on an "as-is" basis. Flow does not guarantee message delivery or timeliness, as delivery depends on your wireless carrier. Text messages should not be relied upon for time-sensitive or emergency communications.

SECTION 3: GENERAL TERMS

Privacy: Your contact information will be used solely for the purposes described in this consent form and in accordance with Flow's Privacy Policy. We will not sell or share your contact information with third parties for marketing purposes.

Modifications: Flow reserves the right to modify the terms of this consent upon notice to you. Continued use of electronic delivery or text messaging services after such notice constitutes acceptance of the modified terms.

Duration: This consent remains in effect for all current and future policies with Flow until you withdraw consent as described above.

CONSENT ACKNOWLEDGMENT

[X] Electronic Delivery: I have read and agree to the Electronic Delivery Consent terms in Section 1. I consent to receive communications electronically.

[X] Text Messaging: I have read and agree to the Text Messaging Consent terms in Section 2. I consent to receive text messages at the mobile number on file.

INSURED INFORMATION AND SIGNATURE

Printed Name:

Date:

Email Address:

Signature:

By signing this document, you acknowledge that: (a) you are the named insured or an authorized representative; (b) you have read, understand, and agree to the terms and conditions set forth above for each consent box you have checked; and (c) your electronic signature has the same legal effect as a handwritten signature.

Please note: Even if you enroll in electronic delivery or text messaging, Flow may deliver certain documents via U.S. Mail or other means as required by law or due to system limitations.

Contact Us: Flow Insurance Services, Inc. | Email: support@flowinsurance.com | Phone: 855-368-5502