

My Account Online Services Agreement

Welcome to Brotherhood Mutual Insurance Company's My Account Online Services!

Brotherhood Mutual provides this service as a convenience to its insureds subject to the following terms and conditions of this My Account Online Services Agreement ("Agreement"). Throughout this Agreement, "you" and "your" mean the Named Insured of the insurance policy for which online policyholder services available on this site are desired. This document is a contract between you and Brotherhood Mutual independent of any insurance contract.

My Account Services Description

Brotherhood Mutual My Account Online Services allows you to view account information and complete certain policy transactions online. The My Account Online Services allows you to obtain services through your account administrator and other authorized ministry representatives approved by your account administrator. The first person to register under your ministry's account is granted immediate approval to serve in this capacity, provided that person registers with a valid policy number and zip code for your ministry's account. You may change your account administrator or authorized ministry representatives at any time.

During the registration process, you will be given the option to select policies associated with the policy number you entered. Brotherhood Mutual makes every effort to ensure that policy associations are accurate. By indicating that a selected policy is associated with your ministry, you represent that you are authorized to view information about each policy that you select.

During the electronic bill payment process, you will have the option to save certain banking information in your user profile, which can be selected for subsequent payment transactions if you so desire. Your saved banking information is only visible to My Account users registered to your ministry's account. You agree to the storage of banking information saved for purposes of the My Account Online Services by choosing to save the banking information in the user profile during the bill payment process.

User Identification and Authorization

By accessing My Account Online Services, you agree that:

- You, your account administrator and each of your authorized representatives will keep any User ID and password(s) confidential. You will promptly notify Brotherhood Mutual Customer Service at 1-800-380-5474 if you suspect any unauthorized use of your User ID and/or password(s), or unauthorized access to the My Account Online Services site.
- Brotherhood Mutual is authorized to act on instructions received under your User ID and password(s).
- Brotherhood Mutual may, but has no obligation to, deny access to the site or block any transaction made under your User ID and password(s) without prior notice to you if Brotherhood Mutual reasonably suspects that your User ID and/or password(s) are being used by someone other than your authorized representative(s); if any unauthorized access to your personal information has occurred or may occur; or if Brotherhood Mutual otherwise reasonably desires.

- Brotherhood Mutual is not liable for any unauthorized access to, or use of, your personal information.

Privacy

You agree that Brotherhood Mutual will disclose information to third parties about your insurance policy as necessary to complete the requested transaction(s) or as otherwise permitted or required by law. The terms of our CORPORATE PRIVACY POLICY, found at <http://www.brotherhoodmutual.com/privacy-policy/>, are incorporated herein.

Limitation of Liability

BROTHERHOOD MUTUAL SHALL NOT BE RESPONSIBLE FOR ANY LOSSES OR DAMAGES, WHETHER DIRECT OR INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE ARISING IN CONNECTION WITH THIS AGREEMENT. BROTHERHOOD MUTUAL MAKES NO WARRANTIES UNDER THIS AGREEMENT OF ANY KIND, WHETHER STATUTORY, EXPRESS OR IMPLIED, CONCERNING THE MY ACCOUNT ONLINE SERVICES INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

Website Legal Disclaimer

By using My Account Online Services, you agree to the terms of the Web Visitor Privacy and Legal Disclaimers set forth in the "Legal Notices" section of the Brotherhood Mutual web site, as amended from time to time. The terms of the Web Visitor Privacy and Legal Disclaimers are found at <http://www.brotherhoodmutual.com/privacy-policy/> and are incorporated herein.

Modification or Termination of Agreement

You may terminate this Agreement by contacting a Brotherhood Mutual customer representative at least five (5) days in advance at 1-800-380-5474. Brotherhood Mutual, at its sole discretion, may modify or terminate this Agreement at any time without notice.

Governing Law, Jurisdiction and Venue

This Agreement shall be construed and governed in accordance with the laws of the State of Indiana. You agree and consent to the exclusive jurisdiction of the courts of the State of Indiana for all purposes regarding this Agreement and you further agree and consent that venue of any action brought hereunder shall be exclusively in Indiana.

Severability

If any part of this Agreement should be held to be unenforceable, the remaining portions shall remain in full force and effect.