



Mt. Morris Mutual Insurance Company

N1211 County Road B
Coloma, WI 54930-8729

Toll Free: (877) 228-5541

www.mtmorrisins.com

Paperless Terms and Conditions

Mt. Morris Mutual Insurance Company and its subsidiaries and affiliates, including employees and agents, utilize a paperless system. By consenting to purchase a policy through Mt. Morris Mutual Insurance Company or its affiliates, you agree to the following terms and conditions. Please read the terms and conditions carefully.

As a customer, you agree to receive your policy documents via a paperless delivery system. By agreeing with this process, you will not receive your documents in the mail. All communication, documents, and policy information will be delivered by email or accessible on the customer portal.

By enrolling in a paperless delivery system, you agree to transact all business with Mt. Morris Mutual Insurance Company or its affiliates, electronically, and to also utilize electronic signatures that have the same legal force and effect as written signatures. An electronic signature has multiple formats, including check boxes. The paperless delivery system will be provided through a secure format that is in compliance with all applicable federal regulations to safeguard your nonpublic personal data. Please review the Privacy Policy for further details on safety and security of your personal data.

Types of Electronic Documents:

By enrolling in a paperless delivery system, you agree to receive all policy documents, endorsements, disclosures or any other correspondence that is regarding your insurance policy. You also agree to receive all billing communications including statements, invoices, and other correspondence relating to your premium payments.

Paper Documents:

Mt. Morris Mutual Insurance Company and its affiliates may, on some occasions as required by law, deem it appropriate to deliver paper documents via mail.

You have the ability to download and print all documents from the customer portal and to request any document in paper format by contacting our customer service department.

Your Right to Withdraw Consent:

Your consent to enroll in a paperless document policy is voluntary and you may withdraw your consent at any time by changing your delivery preferences or contacting our customer service department.

Customer Contact Information:

You are responsible for updating and maintaining the correct contact details to include name, address, email address and phone number.

Security and Privacy:

Mt. Morris Mutual Insurance Company and its affiliates take your privacy and security seriously. Our paperless delivery system follows and complies with all relevant United States laws and regulations, including the United States Electronic Signatures in Global and National Commerce Act (E-SIGN Act), the Uniform Electronic Transactions Act (UETA) and all federal and state statutes.



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Legality and Enforcement:

By consenting to this paperless delivery system, you acknowledge that receiving paperless delivery is legally valid and binding, is equivalent to a paper (wet) signature, and shall be treated the same as a paper contract in a court of law.

Disclaimer:

It is also your responsibility to keep your paperless billing email address current, active, and capable of receiving new emails. To do this, please ensure that your email account has sufficient space for new emails and that your email server and spam-blocking software do not block our emails. We are not responsible for missed or misdirected communication arising from emails sent to an inactive, inaccurate, or out-of-date email address, problems arising from your mailbox being unable to receive emails, or problems related to your spam-blocking software. Further, if your account is compromised, Mt. Morris is not liable for unauthorized electronic transactions or access as it is your responsibility to secure login credentials.