

## **AGREEMENT TO DO BUSINESS WITH GALLAGHER**

**(Electronic Consent to Electronic Receipt of Electronic Record and Signature Disclosures)**

### **ELECTRONIC RECORD AND SIGNATURE DISCLOSURE**

From time to time, Gallagher (we, us or Gallagher) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the website where this document is linked. By completing a transaction through the website, you are acknowledging that you have read the information below carefully and thoroughly and confirming that you can access this information electronically to your satisfaction and that you agree to these terms and conditions.

#### **Getting paper copies**

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You may request delivery of such paper copies from us by following the procedure described below.

#### **Withdrawing your consent**

You may at any time withdraw your consent to receive notices and disclosures from us electronically, and request that thereafter you want to receive required notices and disclosures only in paper format by providing notice as described below.

#### **Consequences of changing your mind**

It will take significantly longer for us to deliver notices and disclosures in paper format, and certain third parties that generate any such documentation may not provide all documentation in paper format. However, if you desire to withdraw your consent, you must do so by emailing Gallagher at [ggb.lv2.cres.custsvc@ajg.com](mailto:ggb.lv2.cres.custsvc@ajg.com) with your specific request to receive paper documentation. This will indicate to us that you have withdrawn your consent to receive required notices and disclosures electronically from us.

#### **All notices and disclosures will be sent to you electronically**

Unless you inform us of your intent to withdraw consent per the email process specified above, we will provide electronically to you by email or through the website all required notices, disclosures, authorizations, acknowledgements and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below.

#### **How to contact Gallagher**

You may contact us to let us know of your changes as to (i) how we may contact you electronically (including any changes in your email address where we should send notices and disclosures electronically to you), (ii) to request paper copies of certain information from us, and (iii) to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email, please send messages to: [ggb.lv2.cres.custsvc@ajg.com](mailto:ggb.lv2.cres.custsvc@ajg.com)

For paper copies of documents, please provide the following information in any email communications: email address, full name, US Postal address, and telephone number.

#### **Acknowledging your access and consent to receive materials electronically**

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to email this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access.

By completing a transaction on the website, you confirm that:

- You can access and read this AGREEMENT TO DO BUSINESS WITH GALLAGHER (Electronic Consent to Electronic Receipt of Electronic Record and Signature Disclosures) document; and
- You can print on paper the disclosure or save or send the disclosure to a place where you can print it, for future reference and access; and
- Unless and until you notify Gallagher as described above, you consent to receive all notices, disclosures, authorizations, acknowledgements and other documents that are required to be provided or made available to you by Gallagher exclusively through electronic means during the course of your relationship with Gallagher.