KANSAS APPLICATION ADDENDUM

This notice is an addendum to the application for insurance and shall be attached to and made a part thereof.

A. The Application is amended by the addition of the following statement concerning electronic documents consent:

The named insured applicant or their authorized representative ("named insured") has the right to make a selection regarding electronic delivery of policy documents, notices and other supporting documents ("the documents") and the application for insurance requires the named insured to agree to receipt of information electronically, to reject electronic delivery of the documents or to elect electronic and paper delivery of the documents.

The named insured has a right to amend their selection regarding electronic delivery of the documents at any time. If the named insured decides to withdraw consent for electronic delivery of the documents, they must notify us in writing and confirm that all documents in connection with the insurance policy should be provided as paper copies. If the named insured decides to elect to receive documents electronically or to elect to receive documents electronically and in paper form after initially rejecting electronic delivery, they must notify us in writing.

In order to receive and view information electronically, the named insured will need to have a device with internet access, electronic mail ("email") and pdf reader.

It is the responsibility of the named insured to provide updated and current contact information to us, including a current and accurate email address where communications may be sent. Please notify us in writing as soon as practicable when this information has changed.

B. The FRAUD STATEMENT for Kansas is deleted and replaced with the following:

"A fraudulent insurance act" means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.