

Group Payroll Deduction Agreement

Background: Company sells pet insurance covering accidents, illnesses, surgeries, cancer, wellness coverage for routine care, and specialized coverage plans for dogs and cats (the "Program"), and Employer wishes to facilitate the availability of the Program to its employees through the payment of premiums via payroll deduction.

This Group Payroll Deduction Agreement (the "Agreement") is made and entered into as of _____, 20__ (the "Effective Date") by and between Pets Best Insurance Services, LLC ("Company"), and the below named organization ("Employer").

Employer Information:

Employer: _____

Contact Information for New Enrollees

Name: _____

Phone: _____

Address: _____

Email: _____

Preferred method of Communication email phone fax mail

Contact Information for Billing (if same as above list SAA on name line)

Name: _____ Phone: _____

Address: _____

Email: _____

Preferred method of Communication email phone fax mail

Do you collect the payroll prior to the policy starting? yes no

(example: Employer collects premium during month of June for a policy starting July 1st vs. collecting the premium beginning in July for a policy starting July 1st)

Does the Employer have any time limitations for adding a new employee to the group billing?

Group Billing Terms & Conditions

- a. The policy sold is individual to the policyholder, and as such cannot be cancelled or modified by the Employer. Premium payment is the responsibility of the policyholder. At employees' request, Employer will serve as a disbursing agent, disbursing to Company premium payments through payroll deduction on behalf of Employer's employees who participate in the Program. The Employer can elect to discontinue disbursing premium on behalf of their employee for any policy at any time and the responsibility for remitting premium payment will then immediately fall on the policyholder once collected premium has been exhausted. Within five (5) business days, Company shall investigate and report to Employer (and to applicable policyholder(s) regarding any dispute or discrepancy pertaining to premium payments or the proper application thereof. If such dispute or discrepancy is

not resolved within such five (5) business days, Company shall diligently continue such investigation and efforts to reach resolution. Any payment received or applied by Company in error shall be refunded to the payor, or correctly applied within ten (10) business days of determining that any such error has occurred.

- b. Any cancellation that generates a refund for unearned premium will be refunded to the Employer for distribution to their employee.
- c. Employer will notify Company as soon as reasonably possible should a policyholder temporarily or permanently cease participating in payroll deduction (cease employment, take temporary leave, etc.).
- d. Employer, or upon concurrent written notice to Company with copy to Employer, policyholder, can elect to remove policy from Group Billing. Once a policyholder is removed from Group Billing all communications with Employer regarding policy or payment issues arising after such removal will cease.
- e. Premiums are invoiced monthly on the 1st and are due by the 15th of same month.
- f. As the policy is individual to the policyholder a written notice of intent to cancel will be sent to the policyholder, as well as the Employer, should premium payments not be received by the due date. This notification will be sent not less than ten (10) days prior to the cancellation date and will state that premium has been exhausted and the policy will cancel per policy provisions.
- g. Coverage under policies added to Group Billing will be effective on the 1st of the month after verification is received from the Employer that the employee is ok to add to the group billing.
- h. Changes in coverage (downgrades, upgrades, additions, removals) will go into effect on the 1st of the following month once approval for the premium change is received from the Employer
- i. Policies automatically renew each year on the anniversary of the date on which the employee took out the policy. The Company will send the Employer on the first day of each month a list of renewals that will occur in the next calendar month.
- j. Company will, at Company expense, indemnify, defend and hold Employer, as well as its officers, directors, employees, agents, subsidiaries, affiliates, distributors, franchisees, licensors and licensees harmless from and against any judgments, losses, deficiencies, damages, liabilities, costs, and expenses (including reasonable attorneys' and witness' fees and expenses) incurred in connection with or arising from any claim, demand, suit, action, or proceeding arising out of Company's breach of this Agreement or in connection with the Program or any product or service related to the Program. Employer reserves the right to assume the exclusive defense and control of any matter subject to indemnification by Company, which shall not excuse Company's indemnity obligations.
- k. Employer will, at Employer's expense, indemnify, defend and hold Company, as well as its officers, directors, employees, agents, subsidiaries, affiliates, distributors, franchisees, licensors and licensees harmless from and against any judgments, losses, deficiencies, damages, liabilities, costs, and expenses (including reasonable attorneys' and witness' fees and expenses) incurred in connection with or arising from any claim, demand, suit, action, or proceeding arising out of Employer's breach of this Agreement. Company reserves the right to assume the exclusive defense and control of any matter subject to indemnification by Employer, which shall not excuse Employer's indemnity obligations

Employer

Pets Best Insurance Services, LLC

(Signature)

(Signature)

(Print Name)

(Print Name)

(Title)

(Title)