PIONEER®
YOUR INSURANCE

TERMS AND CONDITIONS OF THE e-STATEMENT SERVICE

1. By enrolling to **Pioneer Life Inc.'s** (PLI) e-Statement service, the Policyowner agrees to be bound by these Terms and Conditions and all laws, rules, and regulations applicable to PLI e-Statement.
2. 'e-Statement' refers to **Pioneer Life's** electronic facility wherein electronic statement regarding the Policyowner's life insurance policy is sent by e-mail. Upon enrollment in the e-Statement service, no more paper statements will be sent via mail/post.
3. The Policyowner may open the electronic statement using the e-Statement password which will be given upon confirmation of enrollment to e-Statement. The Policyowner shall be solely responsible for the security and confidentiality of his e-Statement password.
4. Upon PLI's approval of the Policyowner's e-Statement application, all existing policies listed under said Policyowner's profile shall be automatically enrolled to the e-Statement unless specified other- wise. Any new policy issued after approval of initial enrollment may be registered to e-Statement by accomplishing the appropriate form.
5. The Policyowner shall be responsible for periodically accessing and reviewing the electronic statement. Failure to receive and access the electronic statement will not excuse the Policy Owner from proper payment by due date and/or lapsation and/or penalties incurred as result of delayed or non- payment of premium. A Policy Owner who has not received the electronic statement on time may call Policy Service at +632 7750 5433, +63919 061 8859, +63999 993 4054, +63917 871 3641, +63917 540 0934 for assistance.
6. The Policyowner is responsible for immediately informing PLI of any change in the Policyowner's e-mail address or other relevant information which might cause failure or delay in the delivery of electronic statements.
7. Receipt of Delivery Failure Notice from Policyowner's e-mail service provider will automatically cancel enrollment to e-Statement and revert the mode of correspondence to paper statement.
8. PLI shall exert reasonable effort to protect, but does not warrant, the security and confidentiality of each electronic statement sent through e-Statement. The Policyowner agrees to hold PLI, its officers, employees and agents, free and harmless from any and all loss, damage and liability in the event of: (i) a breach in policy owner's email security: (ii) unauthorized or improper access to Policyowner information resulting from causes not directly and exclusively attributable to PLI, such as tapping or hacking of communication lines, errors in transmission due to faulty lines, or other forms of high-technology or electronic offenses or fraud.
9. The Policyowner may discontinue enrollment to e-Statement by sending notice of such cancellation through electronic or paper document to PLI. Upon acknowledgment of receipt of such notice, PLI will revert to sending paper statement to last known mailing address.
10. The Policyowner agrees that PLI can discontinue, suspend, restrict or modify the e-Statement and revert to paper statement for any reason at any time without disclosing the reason for such action. The Policyowner will be notified accordingly.