

Westland Insurance Group Ltd.

Mobile Terms of Service, SMS Messaging

By opting in to receive SMS messages from Westland Insurance Group Ltd. (“**Westland Insurance**”), you agree to these Terms of Service.

1. Opt In and Consent

By providing your mobile number and opting in, you consent to receive SMS messages from Westland Insurance related to your insurance inquiries, quotes, policies, renewals, billing, documents, service requests and other permitted communications.

Consent to receive SMS messages is not a condition of purchasing any product or service from Westland Insurance.

Messages will be sent to you in accordance with applicable laws, including Canada's Anti-Spam Legislation (CASL). Where you have an existing relationship with Westland Insurance, such as an active policy, a recent quote, or an ongoing service interaction, we may also contact you by SMS on the basis of implied consent, as permitted under CASL.

2. Purpose of the SMS Service

Westland Insurance may use SMS messaging to send service related, transactional, relationship based and promotional communications. These may include:

- Quote follow ups and application reminders
- Responses to insurance related questions
- Policy, renewal or billing reminders
- Requests for documents, confirmations or missing information
- Updates related to your insurance products or services
- Promotional information on new products or services
- Other communications related to your relationship with Westland Insurance

3. Message Frequency

Message frequency will vary based on your interactions with Westland Insurance, your insurance inquiry, your policy status and the services you use.

4. Opt Out and Unsubscribe

You can opt out of SMS messages at any time by replying **STOP** to the number from which you received the message.

After you reply **STOP**, we will send a confirmation message confirming that you have been unsubscribed from SMS messages. After this confirmation, you will no longer receive SMS messages from our SMS service unless you opt in again.

Opting out of SMS messages does not unsubscribe you from other communications from Westland Insurance, such as email, phone calls, mail, or communications from your advisor, unless you separately opt out of those channels where applicable.

5. Help and Support

For help, reply **HELP** to the number from which you received the message.

After you reply **HELP**, we will provide instructions on how to use the SMS service, how to contact Westland Insurance, and how to unsubscribe.

6. Message and Data Rates

Message and data rates may apply to messages sent to you from Westland Insurance and to messages you send to Westland Insurance.

For questions about your mobile plan, text messaging fees, or data charges, please contact your wireless provider.

7. Disclaimers

Carriers are not liable for delayed or undelivered messages. Message delivery is subject to your mobile carrier's network availability and is not guaranteed. Westland is not liable and disclaims any liability for delayed or undelivered messages.

Do not send personal, financial, payment, banking, credit card or other confidential information to us by SMS messaging unless specifically requested through a secure Westland approved process.

Note that any information or requests sent via SMS messaging requires time to review and process and any changes or requests are not effective until confirmed in writing by Westland.

You are solely responsible for any changes and requests sent by SMS messaging and for the consequences of such changes and requests, including any associated costs. Our communications with you via SMS messaging is for information and discussion purposes only.

SMS messages to and from us do not constitute a legal binding agreement, binding offer or coverage confirmation. No coverage can be bound, added or changed via SMS messaging. All coverage must be confirmed by a licensed insurance broker.

8. Contact Information

For questions about this SMS service, please contact:

Westland Insurance

Email: contactus@westlandinsurance.ca

Website: westlandinsurance.ca