

Agreement for Customer Instruction via Electronic Communication

*Valid Identification must be attached to this form

Date

Customer Name

Policy Number(s)

Address

Email Address

Mobile #

The undersigned (the “Customer”) hereby requests and authorizes Scotia Jamaica Life Insurance Company Limited of ScotiaCentre Building, Corner of Duke and Port Royal Streets, Kingston (the “Company”) to receive instructions and information including withdrawal instructions in relation to policies, instructions for surrender of policies and other transactions associated with the policies from time to time (“Instructions”) from the Customer by way of electronic communication which shall include emails and facsimile transmission, whether such electronic mail is encoded for security purposes or not (“Electronic Communication”) and the Company agrees to act upon such Instructions or rely upon such information, subject to the following terms and conditions:

1. The Customer agrees that the Company shall be under no obligation to act upon any Instructions received from the Customer by way of Electronic Communication. The Company may at its sole discretion refuse to act upon any such Instructions received from the Customer. In the event, however, that the Company declines to act as aforesaid, it shall so advise the Customer and require in the alternative original written instructions.

2. The Customer agrees to assume full responsibility for all actions taken by the Company, its correspondents or agents in accordance with Instructions purporting or appearing on their face to have been received from the Customer by the Company via Electronic Communication. The Customer acknowledges and agrees that if any Instructions received by the Company purport or appear on its face to have been signed, sent or authorized by the Customer such Instructions may be treated by the Company as duly authorised by the Customer notwithstanding that it may later be established that such Instructions were not so signed, sent or authorized by the Customer. The Customer further acknowledges and agrees that if any Instructions are provided to the Company via electronic communication and such Instructions are in any way tampered with or altered by any authorised party that the Customer shall bear the full responsibility for all actions taken by the Company, its correspondents or agents in accordance with such Instructions.

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3. Any action taken in good faith by the Company or any of its correspondents or agents under or in connection with any such Instructions shall be binding on the Customer without resulting liability to the Company, its correspondents or agents.

4. The Customer releases the Company from any liability or claim for failure to act, execute or complete any Instructions due to any reason beyond the Company's control.

5. The Customer agrees to indemnify and save harmless the Company and any of its correspondents or agents from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses, disbursements of any kind or nature whatsoever which may be imposed upon, incurred by or served against the Company, its correspondents and agents by reason of the Company's actions taken in accordance with the Instructions.

6. The Company will not be liable for the insolvency, neglect, misconduct, mistake or default of any its correspondents or agents and in no event will the Company be liable for indirect, special or consequential damages.

7. This Agreement shall continue in effect and be binding on the parties, their successors and assigns(provided that no party may assign its rights hereunder without the consent of the other party) unless terminated by either party by written notice delivered to the other party as the address indicated above.

8. These terms and conditions are in addition to and not in derogation of any other terms and conditions that may from time to time govern all or any part of the relationship between the Company and the Customer. This Agreement shall be governed by and construed in accordance with the laws of Jamaica.

Signed By:

Witness (Affix Stamp)

Acceptable witnesses are: Justice of the Peace, Notary Public, Attorney-at-Law or a ScotiaGroup employee.