

TERMS AND CONDITIONS OF USE

General

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Access to Restricted Areas

Access to certain areas of this website are restricted and require a user name and password issued by Allstate Benefits. Once an Allstate Benefits user name and password have been issued to you, you are responsible for ensuring that such information is kept confidential and for preventing its unauthorized use. Allstate Benefits strongly recommends that you change your password on a regular basis using the facility provided on the Allstate Benefits website. Allstate Benefits recommends that you do not select a password that contains your date of birth, telephone number, address, social insurance number or anything else which could be obviously guessed. To prevent others from accessing your user

name or password Allstate Benefits will disable your password after five (5) consecutive invalid login attempts. If this occurs to you, you should contact the infocentre at 1-844-436-1105. Allstate Benefits recommends that users not leave their computers unattended while connected to the website. To prevent an account from remaining open when not in use, a session will be closed after several minutes of inactivity. If this occurs to you and you want to continue your session, simply log back in.

You agree to notify Allstate Benefits immediately of any unauthorized use of your user name and or password. Notwithstanding your notification to Allstate Benefits of the unauthorized use of your user name and or password, you agree to be responsible for all activity using them and for all losses suffered or incurred by Allstate Benefits or any other user of or visitor to the website as a result of any unauthorized use. You agree not use anyone else's Allstate Benefits user name and or password at any time without the express written permission of the holder. Allstate Benefits will not be liable for any loss or damage arising from your failure to comply with these obligations. You hereby agree that any and all information submitted by you on this website using your user name and password shall be complete, true and accurate in all respects.

Allstate Benefits may, in its sole discretion without notice to you, de-activate your user name and or password and terminate your access to this website for any reason whatsoever including, without limitation, if Allstate Benefits believes that you have violated or acted inconsistently with the letter or spirit of these terms and conditions or have submitted inaccurate, incomplete, false, misleading or fraudulent information on this website or have otherwise accessed or used this website for any improper purpose. You agree that Allstate Benefits shall not be liable to you for any losses or damages you may suffer or incur as a result of Allstate Benefits terminating your access to this website.

Privacy Protection

Allstate Benefits is committed to respecting the privacy of your personal information. By using this website you acknowledge and agree that, notwithstanding any security measures or encryption methods that Allstate Benefits may implement, the internet and other various networking communication mediums, including websites and email, are not secure and that information sent to or by Allstate Benefits by email or placed on this website

may be subject to interception, manipulation or viewing by persons other than you, Allstate Benefits and its employees. You further agree that Allstate Benefits shall not be liable for any losses or damages of any kind related to any such unauthorized interception, manipulation or viewing.

Benefit Information

The benefit information shown on this website is provided to you as a convenience only and may be amended from time to time without notice to you. While information posted on this website is believed to be reliable and accurate at the time of posting, Allstate Benefits does not guarantee, represent or warrant that the information contained on this site is accurate, complete, reliable, verified or error-free. Information regarding changes to the amount or type of coverage held by you may have been transmitted to Allstate Benefits from third parties but is not yet reflected on this website. You should always contact Allstate Benefits directly at 1-844-436-1105 to confirm the amount and type of coverage held by you at any given time.

The information on this website is for general information purposes only and is not intended to provide you with any personalized financial, insurance, legal, accounting, tax, medical or other professional advice. This website is not intended to be, and should not be used as, a substitute for personalized professional advice. Allstate Benefits recommends that you obtain personalized advice before ordering any of the benefit plans discussed on this website or making changes to any of the benefit plans that you currently hold.

Additional terms and conditions may apply to benefit plan purchases or changes made on this website, all of which terms and conditions shall become a part of these terms and conditions. You agree to abide by such other terms and conditions. If there is a conflict between these terms and conditions of use and the terms and conditions specific to your benefit plan purchase or change, the terms and conditions relating to your specific purchase or change shall prevail. Allstate Benefits' obligations, if any, regarding its benefit plans are governed solely by the agreement pursuant to which they are provided and nothing on this website shall be construed to alter such agreement.

Although this website is accessible worldwide, not all benefit plans shown on this website are available to all persons or in all geographic locations or are appropriate or available outside Canada. Allstate benefit plans shown on this

website are subject to the terms, conditions and limitations applicable thereto and are available only in the applicable provinces and territories of Canada or other jurisdictions where they may be legally offered by Allstate Benefits. Allstate Benefits reserves the right to limit, in its sole discretion, the provision and quantity of any benefit plans to any person or geographic area. The benefit plan information provided through this website does not constitute an offer or solicitation to anyone in any jurisdiction in which an offer or solicitation cannot legally be made or to any person to whom it is unlawful to make an offer or solicitation. If you would like further information on a benefit plan referred to in this website, please contact Allstate Benefits directly at 1-844-436-1105. If you choose to access this website from outside Canada, you do so on your own initiative, and you are solely responsible for complying with applicable local laws.

Indemnity

You hereby agree to indemnify and hold Allstate Benefits, its directors, officers, employees, agents, subsidiaries and affiliates harmless from any and all claims, demands, expenses, losses and incidental, consequential, special or exemplary damages including, but not limited to reasonable legal fees, damages for loss of profits, goodwill, use, data or other intangible losses, directly or indirectly suffered or incurred by Allstate Benefits, its directors, officers, employees, agents, subsidiaries and affiliates or any third party as a result of or arising out of your use of this website, your violation of these terms and conditions or unauthorized use of or access to this website by a third party using your user name and or password.

Limitation of Liability

You expressly understand and agree that Allstate Benefits shall not be liable to you for any claims, demands, expenses, losses or incidental, special, consequential or exemplary damages, suffered or incurred by you including but not limited to, damages for loss of profits, goodwill, use, data or other intangible losses (even if Allstate Benefits has been advised of the possibility of such damages), as a result of or arising out of (i) your use of or your inability to use this website; (ii) unauthorized access to your user name, password or this

website or alteration of your transmissions or data to Allstate Benefits, or (iii) any other cause, matter or thing relating to this website.

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This website may provide links to other websites or resources. You acknowledge that Allstate Benefits has no control over such sites and resources and agree that Allstate Benefits shall have no responsibility to you for making such links, sites or resources available or known to you. You acknowledge that Allstate Benefits does not endorse and is not responsible or liable for the content of

such linked sites or resources or any advertising, products, or other materials on or available from such linked sites or resources. You will need to make your own independent judgment regarding your interaction with these linked websites. You acknowledge and agree that Allstate Benefits shall not be responsible or liable to you, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance upon any such content, advertising, products, materials, goods or services available on or through any such linked sites or resources.

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The design and content of this website including, without limitation, the text, graphics, photographs, interfaces, form of expression, "look and feel" and the arrangement of the content are protected under Canadian and foreign country trade dress, copyright, patent, trademark and other intellectual property laws and rights. You agree not to use all or any part of this website or its contents for any improper purpose and, except with the prior written consent of Allstate Benefits or the applicable affiliated companies, you agree not to copy, modify or download all or any part of this website except as expressly permitted on this website.

Prohibited Uses

You agree that you shall not:

- a. attempt to gain unauthorized access to any portion of this website or any other Allstate Benefits systems or networks connected to this website or to any Allstate Benefits server by hacking, password "mining" or any other illegitimate means;
- b. use any device, software or routine to interfere or attempt to interfere with the proper working of this website or any transaction being conducted on this website or with any other person's use of this website;
- c. forge headers or otherwise manipulate identifiers in order to disguise the origin of any message or transmittal you send to Allstate Benefits on or through this website
- d. pretend that you are, or that you represent, someone else, or impersonate any other individual or entity;

- e. take any action that imposes an unreasonable or disproportionately large load on the infrastructure of this website or Allstate Benefits' systems or networks connected to this website;
- f. use this website or any of its content for any purpose that is unlawful or prohibited by these terms and conditions or to solicit the performance of any illegal activity or other activity which infringes the rights of Allstate Benefits or others;
- g. use any automatic device, program, algorithm or methodology, or any similar or equivalent manual process, to access, acquire, copy or monitor any portion of this website or any of its content or in any way reproduce or circumvent the navigational structure or presentation of this website or any of its content to obtain or attempt to obtain any materials, documents or information through any means not purposely made available through this website; and
- h. probe, scan or test the vulnerability of this website or any network connected to this website or breach the security or authentication measures on this website or any network connected to this website. You further agree not to reverse look-up, trace or seek to trace any information on any other user of or visitor to this website, or any other customer of Allstate Benefits or exploit this website or any information made available or offered by or through this website, in any way where the purpose is to reveal any information, including but not limited to personal identification or information, other than your own information, as provided for by this website.

Violation of Terms and Conditions

Allstate Benefits and its affiliated companies may disclose any information it may have in its possession about you (including your identity) if it determines that such disclosure is necessary in connection with any investigation or complaint regarding your use of this website, or to identify, contact or bring legal action against someone who may be causing injury to or interference with (either intentionally or unintentionally) Allstate Benefits' and its affiliated companies rights or property, or the rights or property of visitors to or users of this website, including but not limited to Allstate Benefits' customers. Allstate Benefits reserves the right at all times to disclose any information that Allstate

Benefits deems necessary to comply with any applicable law, regulation, legal process or governmental request. Allstate Benefits also may disclose your information when Allstate Benefits determines that applicable law requires or permits such disclosure, including exchanging information with other companies and organizations for fraud protection purposes.

You acknowledge and agree that Allstate Benefits may preserve any transmittal or communication by you with Allstate Benefits through this website and may also disclose such data if required to do so by law or Allstate Benefits determines that such preservation or disclosure is reasonably necessary to (a) comply with legal process, (b) enforce these terms and conditions, (c) respond to claims that any such data violates the rights of others, or (d) protect the rights, property or personal safety of Allstate Benefits and its affiliated companies, its employees, users of or visitors to this website and or the public.

You also agree that any violation by you of these terms and conditions will constitute an unlawful and unfair business practice, and will cause irreparable harm to Allstate Benefits, for which monetary damages would be inadequate, and you consent to Allstate Benefits obtaining any injunctive or equitable relief that Allstate Benefits deems necessary or appropriate in such circumstances. These remedies are in addition to any other remedies Allstate Benefits may have at law or in equity.

If Allstate Benefits does take any legal action against you as a result of your violation of these terms and conditions, Allstate Benefits will be entitled to recover from you, and you agree to pay, all reasonable legal fees and other costs of such action, in addition to any other relief granted to Allstate Benefits.

Disputes\Governing Law

These terms and conditions constitute the entire agreement between you and Allstate Benefits and govern your use of this website. Allstate Benefits will not accept any counter-offers to these terms and conditions and all such offers are hereby categorically rejected. Allstate Benefits' failure to insist on or enforce strict performance of these terms and conditions shall not be construed as a waiver by Allstate Benefits of any provision or any right it has to enforce these terms and conditions, nor shall any course of conduct between Allstate Benefits and you or any other party be deemed to modify any provision of these terms

and conditions. These terms and conditions shall not be interpreted or construed to confer any rights or remedies on any third parties.

The laws of the Province of Ontario and the federal laws of Canada applicable therein without regard to its conflict of laws provisions shall govern these terms and conditions and the relationship between you and Allstate Benefits. You hereby agree that the Ontario courts shall have exclusive jurisdiction with respect to any dispute between you and Allstate Benefits in respect of this website or the services provided herein. The failure of Allstate Benefits to exercise or enforce any right or provision contained in these terms and conditions shall not constitute a waiver of such right or provision. If any provision of these terms and conditions is found by a court of competent jurisdiction to be invalid, you agree that the court should endeavor to give effect to the Allstate Benefits' intentions as reflected in the provision and the other provisions contained in these terms and conditions shall remain in full force and effect unamended. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to these terms and conditions or your use of this website must be filed within one calendar year of the date such claim or cause of action arose or shall be forever barred. No recovery may be sought or received for damages other than out-of-pocket expenses except that the prevailing party will be entitled to costs and reasonable legal fees on a solicitor and his own client basis.

If any of the provisions of these terms and conditions are held by a court or other tribunal of competent jurisdiction to be void or unenforceable, such provisions shall be limited or eliminated to the minimum extent necessary and replaced with a valid provision that best embodies the intent of these terms and conditions, so that these terms and conditions shall remain in full force and effect.

WEBSITE SECURITY

Allstate Benefits is committed to respecting the privacy of your personal information. By using this website you acknowledge and agree that, notwithstanding any security measures or encryption methods that Allstate Benefits may implement, the internet and other various networking communication mediums, including websites and email, are not secure and that information sent to or by Allstate Benefits by email or placed on this website

may be subject to interception, manipulation or viewing by persons other than you, Allstate Benefits and its employees. In an attempt to minimize this risk and to ensure message integrity, Allstate Benefits has implemented several layers of security measures that encompass data encryption and server authentication. The following is a brief summary of some of the security devices used by Allstate Benefits. If you wish further information on the security implemented by Allstate Benefits, please contact Allstate Benefits directly at 1-844-436-1105.

Data Encryption

Data transmitted between you and Allstate Benefits will be encrypted before being sent across the internet. To ensure the security of the encrypted information, only Allstate Benefits and its affiliated companies' servers and your browser should hold the key to decrypt the messages. It is your responsibility to ensure that you do not permit any unauthorized users to access your systems and obtain the decryption key.

For your own security, you will not be able to authenticate to Allstate Benefits' website if your browser does not support 128-bit encryption. Allstate Benefits suggests that you use one of the following supported browser versions to access this website:

1. Microsoft Internet Explorer
2. Mozilla Firefox
3. Google Chrome
4. Apple Safari

Message Integrity

When you sign in to our website a secure connection will be established between your browser and our web servers using Transport Layer Security (TLS), designed to help prevent tampering of your information during transmission over the internet.

Server Authentication

Allstate Benefits' identity is authenticated by its website certificate. A website certificate is a digital document that is authorized by a trusted third party. The unique signature on the certificate, which was verified by the third party certificate authority, is to protect against forgery by any other server. Our

website certificate gives you comfort that you are communicating with Allstate Benefits.

Firewall Protection

Allstate Benefits' firewall is designed to protect our internal computer systems, and your data, from unauthorized access. All communications between the internet and Allstate Benefits' computer systems pass through a single point where authentication takes place and authorization to enter is established.

User Authentication

In order for Allstate Benefits to verify that the user requesting access is authorized to do so, Allstate Benefits' website will require the user to provide his or her user name and password. If the website confirms that the information entered is correct, the user will be authenticated, and access will be given to the website.

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