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You agree that the use of this electronic identification is the legal equivalent to your written signed instructions to PhilPlans and that your identity as an authorized user of our Buy Now Portal services is determined solely by your user name and Internet Personal Identification Number.

To keep your policy or contract information confidential, you agree not to disclose your Internet Personal Identification Number to anyone and will not record it anywhere.

You acknowledge that you are responsible for the safekeeping of your Internet Personal Identification Number and that PhilPlans is unable and under no obligation to confirm the identity or authority of any user of our Buy Now Portal services.

You also agree that PhilPlans has no duty to inquire as to the authority or propriety of any instructions given to it and shall be entitled to act upon any such instructions.

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You agree that you shall not rely on e-mail if you need to communicate with PhilPlans right away. You agree that PhilPlans may respond to you by e-mail with regard to any matter related to the service.

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