

## NAICO SAFETY VIDEO LENDING LIBRARY TERMS AND CONDITIONS

National American Insurance Company has partnered with Aurora Pictures of Minneapolis, Minnesota to offer NAICO policyholders access to one of the largest and most up-to-date library of safety training videos in DVD and VHS format.

All videos are available for rental, **free of charge**, subject to the terms below by NAICO for a lending period of twenty-eight (28) days. The 28-day-period begins when the policyholder receives the videos, and ends when the videos are received back in the Aurora Pictures library located 5249 Chicago Avenue, Minneapolis MN 55417.

### **Ordering:**

When logged in to the borrower's individual registered account, videos may be ordered through the shopping cart on the Aurora Pictures website.

**It is important to note** that after proceeding to the checkout on the "Payment Information" screen, the borrower needs to click on "**Invoice**" to bypass the credit card screen and have NAICO billed directly for rentals.

Videos may also be ordered by contacting Aurora Pictures directly via telephone or email.

### *Aurora Pictures contact information:*

5249 Chicago Avenue  
Minneapolis, MN 55417  
Phone: 800-346-9487, ext 209  
Email: arthur@aurorapictures.com  
Web site: www.aurorapictures.com  
Aurora Pictures representative: Art Kiffler

### **Availability:**

Most titles listed within the "Safety Products" section of the Aurora Pictures web site are available for free rental. Borrowers may have three free video titles ordered at any time.

Most requests will be shipped within the same day or next day. Please allow five business days for order processing and standard shipping when scheduling your training.

Titles listed within the "HR Products" section of the Aurora Pictures web site are not eligible under NAICO's program, and therefore are not free of charge. If a borrower wishes to order an HR video, they can do so, but will be charged the normal rental fee displayed on the Aurora Pictures web site.

**Liability:**

The borrower is liable for lost or damaged videos while videos are on loan.

**Loan Period:**

The video rental period will be for 28 days. The borrower will be charged a late fee of \$10.00 per week per video for all late returns.

**Shipping:**

Aurora Pictures will pay for standard ground shipping to the borrower and will include a pre-paid return shipping label.

The borrower should use the pre-paid FedEx shipping label provided for return shipping.

Shipping charges on orders received less than eight business days prior to required use date, which necessitate expedited shipping will be the responsibility of the borrower.

**Lost or damaged videos:**

Lost or damaged videos or DVDs will be billed at the displayed NAICO discounted price (50% off regular price for most titles). A new copy of the video will be provided to the user upon receipt of payment. Purchase discount does not apply to videos in the "HR Products" category.

**Purchase option:**

Policyholders will have the option to purchase copies of "Safety Products" videos or DVDs at the displayed NAICO discounted price (50% off regular price for most titles).

**Extended use fee:**

Loan periods can be extended longer than the free 28-day period by calling Art Kiffler at Aurora Pictures at 800-346-9487, ext 209.

An extended use fee of \$10.00 per week per video will be charged for late returns. The borrower will be billed directly for any extended use charges.