



## Overview

### Business Online features

Business Online is the ideal resource for SAIF partners. Use it to:

- Manage your book of business  
View lists of policies, contact your SAIF customer service team and print standard reports.
- Create customized reports  
Use the sorting and filtering options to create a report your way.
- Download data  
Load the information from our database into your customer management system through the use of our download feature.
- View individual policy details  
Detailed information on each policyholder is available to help you better serve your customer.

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## Requirements

Recommendations for best use:

### Internet Explorer 7.0

Our website was designed to work with Internet Explorer version 7.0. Earlier versions of IE do not support many of the advanced features used by our site. If you are using Internet Explorer 8.0, you will need to browse our website in compatibility view mode. Please add

saif.com to the Compatibility View settings under the Tools menu.

## Firefox

Firefox will function correctly on many of the pages on saif.com, but has limited functionality on others.

We are in the process of revising our website to make it fully compatible with the latest version of Firefox and Internet Explorer 8.0. Thank you for your patience.

Adobe Acrobat Reader© 5.0 and above.

Many of the documents on our site are stored in Adobe Acrobat© format for easy downloading and printing. Adobe Acrobat Reader© is the industry standard for document sharing over the Internet.

To download or update Acrobat Reader© visit [Adobe.com](http://Adobe.com).

The setting to check for newer versions of stored pages should be set to "automatically" or "always."

Much of the information on our site is dynamic and we recommend setting your Internet browser to check our site for changes every time a page is loaded.

Minimum requirements:

Pop-up blockers must allow pop-ups from this site. Pop-ups are used to provide printing capabilities.

Some features of our site require that we display information in pop-up windows. If you have installed a pop-up blocker on your system, check the settings to allow pop-up windows from our site. You will never receive any pop-up advertising from us.

Secure Socket Layer (SSL) must be enabled.

SAIF's Internet security system uses Secure Socket Layer (SSL) technology. Information sent to you from our site is encrypted for your security. This is an Internet industry standard and is used by major Internet organizations, including banks and online merchandisers.

Session cookies must be allowed. Cookies are only used for site navigation and are automatically deleted when the browser is closed.

Cookies are used by our site for navigation purposes only. The information stored by the session cookies is automatically deleted when you log out of our site or close your Internet browser. If your Internet browser does not allow cookies, you will not be able to use our site.

Javascript must be enabled.

Javascript is used to help in navigation, printing, and on-screen display.

## Access

### Access rights and availability

- Our Business Online applications are available 24 hours a day - 7 days a week.
  - All specific policy and claim information found in Business Online is protected from unauthorized access.
  - Policyholders may view only their own policy and claim details.
  - Agents may only review policy and claim detail of policyholders for which they are the agent of record.
  - To establish online business privileges, users must first enter a user id and password to gain access to the applications.
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## Privacy

### Business Online protects policy and claims data

SAIF takes seriously the confidentiality of the claims and policy information entrusted to it. Under Oregon law, all medical and vocational information concerning individual injured workers is considered confidential.

The law requires that the information you view online not be discussed or referred to in any form outside your business. In addition, the information can be discussed inside your business only to the extent necessary to accomplish a business need.

### User agreement

When you enter your user ID and password into SAIF's Business Online, you will be asked to read and affirm an agreement concerning the confidentiality of the information you are about to view online. After reviewing the agreement, simply click I Accept to continue to Business Online.

The user agreement will appear only the first time you log in. If you subsequently change your password or there is a change in information related to the person associated with the user id and password, then the online user agreement will redisplay asking you to once again acknowledge your acceptance of the terms.

### Confidentiality endorsement

Along with the online user agreement, SAIF also will add a confidentiality endorsement to each policy it issues. The endorsement establishes a confidentiality agreement with each

policyholder concerning how to handle the medical and vocational records of an injured worker. This endorsement became effective for policies with inception dates on or after January 1, 2006.

For more information

If you have any questions about this user agreement, please contact the SAIF Help Desk at 866.836.8300 (Monday - Friday, 7am - 5:30 pm). You may also email [helpdesk@saif.com](mailto:helpdesk@saif.com) for more information.

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## Agreement

### Confidentiality agreement

Business Online is an application that allows you, through an internet connection, to view certain information about your policy and claims information. Sharing this information will assist SAIF to manage, defend, or adjust claims.

It is important to understand that information revealed to you is confidential. The unauthorized redisclosure of this information, or the improper use of it, may create legal liability for each of us.

In exchange for your participation in Business Online, you will take whatever actions are necessary to protect the confidentiality of this information. At a minimum, you will limit access to those employees and others who need to know the information, and you will take reasonable precautions to assure that those persons with access do not redisclose the information or use it improperly.

In the event you are subpoenaed, or are otherwise under compulsion to release confidential information obtained through Business Online, you will inform us of the demand immediately so that we may intervene, at our expense, to protect the confidentiality of the information.

You understand that your failure to keep Business Online information confidential may cause you to be liable to us and others, and will result in the termination of your access to Business Online information. You agree to hold SAIF harmless in a claim arising from your breach of this confidentiality agreement.