

## DESCRIPTION OF COVERAGE

**A.** Subject to the Schedule(s) of Benefits, coverage is provided which reimburses the Eligible Person for stolen or damaged Eligible Cellular Wireless Telephones. If an Eligible Cellular Wireless Telephone is stolen or damaged, benefits will be paid subject to Section **B**.

**B.** Coverage is excess of any other applicable insurance or indemnity the Eligible Person may have. Coverage is limited only to those amounts not covered by any other insurance or indemnity, and is subject to a \$50.00 deductible per claim and with a maximum limit of \$350.00 per claim and \$700 per twelve-month period. In no event will this coverage apply as contributing insurance. This “noncontributing” clause will take precedence over the “noncontributing” clauses found in other insurance or indemnity language.

**B.1. Valuation:** We shall be liable only for the lesser of the following amounts: 1) the actual cost to repair the Eligible Cellular Wireless Telephone; or 2) up to \$350.00 per claim after a \$50.00 deductible has first been applied to the cost to repair or replace the Eligible Cellular Wireless Telephone.

**B.2. Scope of Coverage:** The maximum liability of the Company under this Policy may not exceed \$700 per Eligible Account per twelve-month period.

## EXCLUSIONS

The following items are excluded from coverage under this Policy:

1. Cellular Wireless Telephone accessories other than the standard battery and/or standard antenna provided by the manufacturer;
2. Cellular Wireless Telephones purchased for resale or for professional or commercial use;
3. Cellular Wireless Telephones that are lost or “Mysteriously Disappear”
4. Cellular Wireless Telephones under the care and control of a common carrier, including, but not limited to, the U.S. Postal Service, airplanes or delivery service;
5. Cellular Wireless Telephones stolen from baggage unless hand-carried and under the Eligible Person’s supervision or under the supervision of the Eligible Person’s traveling companion who is previously known to the Eligible Person;
6. Cellular Wireless Telephones stolen from a construction site;
7. Cellular Wireless Telephones which have been rented, leased or borrowed or Cellular Wireless Telephones that are received as part of a pre-paid plan;
8. Cosmetic damage to the Cellular Wireless Telephone or damage that does not impact the Cellular Wireless Telephone’s ability to make or receive phone calls;
9. Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin;
10. Damage or theft resulting from misdelivery or voluntary parting from the Cellular Wireless Telephone;
11. Replacement Cellular Wireless Telephone(s) purchased from other than a cellular service provider’s retail or internet store; or
12. Taxes, delivery or transportation charges or any fees associated with the service provided.

## MasterCard Debit Card Cellular Telephone Insurance

### How to File a Claim

- Call 1-800-MasterCard to request a claim form. You must report the claim within ninety (90) days of the loss or the claim may not be honored.
- Submit the following documentation within one hundred and twenty (120) days of the date you report the claim or the claims may not be honored:
  - Completed and signed claim form
  - **Eligible Person's** card statement reflecting the monthly **Eligible Cellular Wireless Telephone** payments for the month preceding the date the **Eligible Cellular Wireless Telephone** was stolen or suffered damage
  - A copy of the **Eligible Person's** current wireless service provider's billing statement
  - A copy of the original **Eligible Cellular Wireless Telephone** purchase receipt or other sufficient proof of the **Eligible Cellular Wireless Telephone** model currently linked to the **Eligible Person's Eligible Cellular Wireless Telephone** account
  - A copy of the insurance claim to the Eligible Person's homeowner's, renter's or personal automobile insurance or any applicable cellular telephone insurance, or in the event that the claim amount is less than the Eligible Person's deductible, a copy of the policy's declarations page
  - If a claim is due to damage, a copy of the repair estimate and photos of the damage
  - If the claim is due to theft, a copy of the police report filed within forty-eight (48) hours of the theft