



## Handset Insurance Plan



If your phone is lost, stolen, damaged or malfunctions, **we'll replace it.**

# Why Choose Handset Insurance?

Without insurance, replacing a lost, stolen or damaged phone can be costly and inconvenient. If you have a Mobi Handset Insurance Plan<sup>1</sup>, replacements are made easy.

Lost, stolen, broken, or failed?

Call or go online

Receive a replacement



## What's Covered

### Physical Damage

Covers you in case of direct, sudden and accidental physical damage to your handset, such as water/liquid damage or a cracked screen.

### Loss and Theft Protection

Replacement if your device is lost or stolen.

### Mechanical & Electrical Failure

Covers your device (including the standard battery) if it breaks or is non-functional after the manufacturer's warranty expires.

There is a one-time deductible for each approved claim. Use the chart below to determine your deductible amount.

Device Purchase Price Range <sup>3</sup>	Monthly Premium	Deductible <sup>2</sup>
\$0 – \$99.99	\$4.99	\$30
\$100 – \$249.99	\$5.99	\$60
\$250 – \$599.99	\$6.99	\$100
\$600+	\$9.99	\$150

<sup>1</sup>The insurance program of Mobi Handset Insurance Plan for Mobi PCS Mobile Phones is underwritten by New Hampshire Insurance Company, an AIG member company, and administered by SNW Insurance Agency, LLC, AIG's licensed agent for the customers of Mobi PCS. Complete terms and conditions of the mobile phone insurance policy which provides coverage under Mobi Handset Insurance Plan for Mobile Phones can be found at: <http://mobipcs.com/handset-insurance-plan>, or can be obtained by calling: SNW Insurance Agency, LLC at 1-866-258-7374 or writing to SNW Insurance Agency, at: PO Box 928, Jeffersonville, IN 47131 Attn: Terms and Conditions Request.

<sup>2</sup>A Deductible will apply to all insurance claims and the amount shall be based on the non-discounted Mobi PCS retail price of the covered device at the time of purchase. See the chart above for further details.

<sup>3</sup> Device Purchase Price refers to the non-discounted price of the device.



## Plan Details

### Deductibles

There is a one-time deductible for each approved claim. The deductible will be \$30, \$60, \$100, or \$150, based on the make and model of your device. The deductible must be paid before you receive your replacement device. (Refer to chart on page 2 for more details.)

### Claims Limits

There is a limit of 2 claims within a 12 month period. The maximum we will pay to repair or replace in any one covered incident will be equal to the original retail price of the device.

### Cancellation

You may cancel at any time by calling 808-723-1111. If you cancel, you will receive a pro-rated refund of your unearned premium.

### Covered Equipment

If you have Mobi Handset Insurance Plan, your device and accessories are covered. Accessories include: one standard battery, one standard wall charger, one standard SIM card (if applicable), and one standard wired earbuds.

### Replacement Phone

Our goal is to provide you with a replacement device that is the same make and model as the phone claimed; however, if it is not available, a similar make and model will be substituted. Your replacement mobile device could be remanufactured. If replacement is not available, a gift card in the amount of the current market value of your covered phone will be provided.

Your mobile phone is a reliable part of your lifestyle. Keep it covered with a Mobi Handset Insurance plan.

# How to File a Claim:

Only the account holder may file the claim, all claims must be filed within 60 days of the incident.

## Step 1

### Have the Following Information Ready:

- Wireless phone number
- Billing address
- Phone's manufacturer/model and unique serial number (also called an ESN, MEID or IMEI)
- Date, time, location and description of the incident
- Proof ownership if device is lost or stolen (such as copy of original receipt and a photo I.D.)
- Police Report and number if lost or stolen\*

## Step 2

Go online [mobipcs.com/handset-insurance-plan](http://mobipcs.com/handset-insurance-plan), or Call 866-258-7374, Available 24/7/364

A deductible will be collected based on the make and model of the device (see chart on page 2.)

## Step 3

### Receive Your Replacement Device

- Once your claim is approved, we will ship a replacement device.
- Return the defective device using the prepaid shipping label and box your replacement came in.
- The defective products must be returned within 30 days of the initial claim request date to avoid being charged for the cost of the replacement device (up to \$600).

Staple your receipt here and keep this brochure in a safe place:



Need to File a Claim?

Call: 1-866-258-7374, available 24/7

# Additional Plan Details

Mobi PCS has arranged for its customers to have access to mobile phone insurance by partnering with American International Group (AIG). Mobi Handset Insurance Plan is underwritten by New Hampshire Insurance Company, an AIG member company (NHIC), and administered by SNW Insurance Agency, LLC (SNW), the plan administrator and AIG's licensed agent for the customers of Mobi PCS who elect to purchase coverage and are enrolled under the group insurance policy issued to Mobi PCS. Mobile phone insurance is optional coverage that you are not required to enroll in or purchase in order to activate service or purchase a device. Program enrollment and replacement authorization shall be at the sole discretion of NHIC and SNW, or any other authorized representative of AIG, in accordance with the terms of the Coverage Certificate and applicable law. Mobi PCS is not the insurer or the administrator of claims under the insurance program. Mobi PCS associates are not qualified or authorized to evaluate the adequacy of your existing insurance coverage, and this insurance may provide a duplication of coverage already provided by your personal auto insurance policy, homeowner's insurance policy, renter's insurance policy, or other source of coverage.

After the manufacturer's warranty expires, with Mobi PCS Handset Insurance Plan, we will replace your phone if it malfunctions or fails due to defects in materials or workmanship. In addition, during and after the manufacturer's warranty period, Mobi PCS Handset Insurance Plan will replace your phone due to loss, theft or physical damage.

## Mobile Phone Insurance Terms & Conditions

**New Hampshire Insurance Company**  
(w capital stock company)  
("Company")

Administrative Offices  
175 Water Street, New York, NY 10038  
Telephone No. 212-770-7000

### **COMMERCIAL INLAND MARINE WIRELESS COMMUNICATIONS EQUIPMENT COVERAGE CERTIFICATE**

**VARIOUS PROVISIONS IN THIS COVERAGE CERTIFICATE ("CERTIFICATE") RESTRICT COVERAGE. READ THE ENTIRE CERTIFICATE CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED. A COPY OF THE POLICY UNDER WHICH THIS CERTIFICATE IS ISSUED IS AVAILABLE FOR YOUR INSPECTION.**

Throughout this Certificate the words "You" and "Your" refer to an Insured Customer. "Company", "We", "Us" and "Our" refer to the insurance company providing this insurance. "Authorized Representative" refers to Coral Wireless LLC.

Other words and phrases, whether expressed in the singular or plural, that appear in boldface are defined in the DEFINITIONS of this Certificate.

#### **I. COVERAGE**

Subject to all terms, conditions, exclusions and limits of insurance pursuant to this Certificate, and in return for You paying the premium when due, We agree to provide the insurance pursuant to this Certificate provided that any Loss to Equipment occurs while Your coverage is in effect. This insurance is primary over any other insurance You may have.

The coverage pursuant to this Certificate begins at 12:01 a.m. pursuant to Section V, Coverage Effective Date. The information pertaining to Your coverage pursuant to this Certificate is included in Your receipt, invoice, or other documentation from the Named Insured and is incorporated by reference in this Certificate and specifically includes the name and address of the Insured Customer and information to determine the effective date of coverage.

This Certificate covers Your Equipment for Loss as long as it is eligible for coverage. We will repair or replace, at our sole option, Your Equipment in the event of a Loss.

If You receive a replacement as a result of Your Loss, You agree that the replacement:

1. may not include identical features and functions as the Equipment;
2. may be remanufactured, refurbished and may contain non-original manufacturer parts;
3. may be a different model, brand and color; and
4. may be made by a different manufacturer;

#### **II. COVERED CAUSES OF LOSS**

We will cover the Equipment for the following causes of Loss: Direct, Sudden and Accidental Physical Damage; Theft or Lost Equipment; and Mechanical or Electrical Failure.

#### **III. EXCLUSIONS TO COVERED CAUSES OF LOSS**

This Certificate does not cover You for the following enumerated losses and causes of loss regardless of any other cause or event that contributes concurrently or in any sequence to the loss. We will not pay for any loss directly or indirectly caused by or resulting from any of the events, conditions or following causes:

- A. The Deductible, as defined in this Certificate, which will not be covered for each claim You make.
- B. Damage to the Equipment which is:

- i. cosmetic damage including but not limited to marring, scratching, discoloration, or any type of damage or failure that doesn't affect how the Equipment works;
- ii. the result of alterations, maintenance, repairs, faulty design, or any process of cleaning or restoring; or
- iii. due to obsolescence, including technological obsolescence of the Equipment.

C. Direct, Sudden and Accidental Damage to Equipment, Theft or Lost Equipment, or Mechanical or Electrical Failure of the Equipment taking place outside the Territory, on or after a date which is more than sixty (60) days after You left the Territory with the Equipment.

D. Any loss You may suffer or costs incurred by You for:

- i. loss of value, loss of use, loss of personalized Data, customized software, or information stored in memories, or any consequential loss (including but not limited to any economic loss or other loss of turnover, profits, business, goodwill or expected savings), except as set out elsewhere in this policy;
- ii. Direct, Sudden and Accidental Damage to Equipment, Theft or Lost Equipment, or Mechanical or Electrical Failure of the Equipment, when repairing or replacing antennas, battery chargers or batteries where these items are the only part of the Equipment that have been damaged, stolen or lost;
- iii. any Direct, Sudden and Accidental Damage to Equipment, Theft or Lost Equipment, or Mechanical or Electrical Failure of the Equipment caused by any deliberate act by You, Your employees, or any person using the Equipment with Your permission;
- iv. costs or charges when replacing car kits and other accessories which can no longer be used with the Equipment;
- v. any government or public authority confiscating the Equipment;
- vi. returning the Equipment for repair, or collecting the Equipment once it has been repaired or costs involved with collecting replacement equipment;
- vii. repairing or providing replacement equipment where the damage to the Equipment is covered by the relevant manufacturer's guarantee or warranty for either parts or labor;
- viii. loss caused by or resulting from a Computer Virus;
- ix. loss caused by or resulting from preventative maintenance or preferential adjustments;
- x. loss caused by insects, rodents or other vermin;
- xi. loss caused by abuse of the Equipment or resulting from use of the Equipment in a manner for which it was not intended or designed by the manufacturer, or any act that voids the manufacturer's warranty;
- xii. the Equipment being routinely serviced, inspected, adjusted or cleaned;
- xiii. war risks as You are not covered for any Direct, Sudden and Accidental Damage to Equipment, Theft or Lost Equipment, or Mechanical or Electrical Failure of the Equipment arising as a result of war (whether war is declared or not), riot, terrorism, revolution or any similar event;
- xiv. repairing or replacing the Equipment where the Direct, Sudden and Accidental Damage to Equipment, Theft or Lost Equipment, or Mechanical or Electrical Failure of the Equipment are a result of Acts of God;
- xv. Any property or equipment that is not Equipment;
- xvi. Contraband or Equipment in the course of illegal transportation or trade;
- xvii. Any antenna or wiring attached to, protruding from, or on the exterior of any vehicle or watercraft;
- xviii. Equipment in transit to You from a manufacturer or seller;
- xix. Data, Nonstandard External Media, and Nonstandard Software;
- xx. Color face plates or other Non-Covered Accessories;
- xxi. Any Equipment whose unique identification number (IMEI or ESN, etc.) has been altered, defaced or removed; or
- xxii. Any Equipment you lease, rent or hold for others.

#### IV. PREMIUM PAYMENTS

You will be charged the following premium for the insurance provided to You pursuant to this Certificate:

You will be charged premium corresponding to the equipment category of Your Equipment associated with Your enrolled Wireless Number as shown in the schedule below:

Equipment Category	Policy Term	Premium Per Enrolled Wireless Number
Tier 1 - \$0-99.99	Monthly	\$4.99
Tier 2 - \$100-249.99	Monthly	\$5.99
Tier 3 - \$250-599.99	Monthly	\$6.99
Tier 4 - \$600+	Monthly	\$9.99

#### V. COVERAGE EFFECTIVE DATE

Your coverage for the insurance provided by Us pursuant to this Certificate is effective at 12:01 A.M. on the effective date of coverage as stated herein.

If You submit Your request for enrollment for coverage at Initial Activation: Your coverage begins upon Our approval. Upon Our approval, coverage is retroactive to the date of the submission of Your request for enrollment. We or Our Authorized Representative will notify you within fourteen (14) days if Your request is not approved.

If You submit Your request for enrollment for coverage after Initial Activation: Your coverage requires the successful completion of a test call to the Equipment prior to becoming effective. Coverage begins upon Our approval. Upon Our approval, coverage is retroactive to the date of the test call. We or Our Authorized Representative will notify you within fourteen (14) days if Your request is not approved.

#### VI. LIMITS OF LIABILITY

##### A. Per Occurrence Limits

The most We will pay, in any one occurrence, to replace or repair Equipment due to a Loss is the original retail price You paid for the Equipment. For any one Loss, We will not pay for a replacement having a retail value of or for repair costs that are more than the limit, less the applicable deductible set forth in Section VII.

##### B. Aggregate Limits

A maximum of 2 replacements or repairs of Equipment will be allowed per Wireless Number in any one twelve (12) month period.

The twelve month period is calculated based on the Date of Replacement for each covered Loss.

#### VII. DEDUCTIBLE

A non-refundable deductible, as set forth in the schedule below, is payable at the time a replacement or repair is approved by us for each replacement or repair based on the equipment category of the Equipment being replaced or repaired.

The applicable deductibles are set forth in the deductible schedule below.

Deductibles Applicable to Each Replacement or Repair		
Deductible	Equipment Category	
Tier 1 \$0-99.99	\$30	Mobile Phones
Tier 2 \$100-249.99	\$60	Mobile Phones
Tier 3 \$250-599.99	\$100	Mobile Phones
Tier 4 \$600+	\$150	Mobile Phones

An additional non-returned equipment charge may apply (See Section IX.F) for causes other than Theft or Lost Equipment if You fail to return the Equipment as directed at the time of Loss.

### **VIII. CONDITIONS IN THE EVENT OF LOSS.**

A. In the event of a Loss, We will arrange for the replacement, or at Our sole option, the repair of the Equipment through the Authorized Service Facility.

B. You will not be entitled to receive cash, though We may elect to provide a voucher or gift card, at our discretion, equal to the current market value of the Equipment, as determined by Us, not to exceed the original purchase price of the Equipment, including taxes, in lieu of actual replacement or repair of the Equipment. Technological advances may result in a replacement with a lower selling price than the original Equipment.

C. At Our option, we may repair the Equipment with substitute parts or provide substitute equipment that:

1. Is of like kind and quality;
2. Is either new or refurbished, and may contain original or non-original manufacturer parts; and
3. May be a different brand, model or color.

D. Equipment failure evaluation performed by the Wireless Service Provider, the entity that you purchased Your Equipment from and/or Our Authorized Representative and/or manufacturer may be required at Our option prior to approval of Your request for repair or replacement of the Equipment.

### **IX. DUTIES IN THE EVENT OF LOSS**

A. In the event that Your Equipment is stolen or is lost, You must notify Your Wireless Service Provider as soon as possible to suspend service.

B. If a claim involves a violation of law or any loss of possession, You agree to promptly notify the law enforcement agency with jurisdiction and obtain confirmation of this notification.

C. You must report the Loss promptly to Our Authorized Representative not later than sixty (60) days from the Date of Loss. If You do not report the Loss within sixty (60) days, You will have forfeited Your claim. You must submit all claims through Our Authorized Representative for Our approval prior to repair or the delivery of replacement equipment. Any claims that are not submitted through Our Authorized Representative for Our approval will not be honored and fulfilled.

D. You will do what is reasonably necessary to minimize the Loss and to protect the Equipment from any further Loss.

E. You may be required to provide us with a detailed written proof of Loss statement, a police report case number, and/or a copy of the police report within sixty (60) days of the Date the Loss is reported and prior to repair or receipt of a replacement. In the event of a Loss, You may be required to provide a copy of the original bill of sale. You may also be required to present, or provide a photocopy of, a government issued photo I.D.

F. If the cause of Loss is not theft or lost equipment, you must keep the Equipment until Your claim is completed. If We replace the Equipment, We may require You to return it to Us at Our expense. If We so direct, You must return the Equipment to Us in the return mailer We provide within ten (10) days or pay the non-returned equipment charge applicable to the model of Equipment that suffered the Loss. **YOU CAN AVOID THIS CHARGE BY SIMPLY RETURNING THE EQUIPMENT AS DIRECTED.**

G. In the event of a Loss, You must permit Us to inspect the Equipment and records proving the Loss. You must cooperate in the investigation of such claim. If requested, You must permit Us to question You under oath at such times as may be reasonably required about any matter relating to this insurance or Your claim, including Your books and records. Your answers must be signed and may be recorded.

H. You must provide Our Authorized Representative with all of the necessary information required to approve Your claim for replacement or repair of Equipment within sixty (60) days of the date that You report Your Loss to Us. Your failure to take delivery of repaired or replacement equipment within sixty (60) days of Our claim approval will result in forfeiture of the repaired or replacement equipment and Your claim under this Certificate.

I. In the event of a Loss, you must satisfy the nonrefundable deductible applicable to the Loss.

J. In the event We arrange for the repair of Your Equipment, You may be required to mail or deliver Your Equipment for repair as directed by Us.

### **X. ELIGIBILITY AND CANCELLATION.**

A. Cancellation or Non-renewal Provisions.

1. You may cancel coverage under this Certificate by mailing or delivering to Us advance written notice stating when such cancellation is effective. You may send Your written notice to Our Authorized Representative as follows: Mobi PCS, 733 Bishop Street, Suite 1200 Honolulu, Hawaii 96813, (808) 723-1111.

2. We may cancel or non-renew this Certificate by having a written notice of cancellation or non-renewal mailed or delivered to You, and by delivering notice to the Named Insured in the policy at least:

(a). Ten (10) days before the effective date if We cancel for nonpayment of premium; or

(b) Forty-five (45) days before the effective date if We cancel or non-renew for any other reason. Except, where longer notice is required by applicable law, the appropriate timely notice will be given.

NOTE: Continued eligibility for this insurance ceases and coverage will automatically terminate upon our replacement or repair of Equipment during any one twelve (12) month period beginning with the Date of Replacement for the first replacement or repair that exceeds Your Aggregate Limit (See Section VI.B). We will forward a notice of ineligibility to You, by mail, email or fax at the time of the replacement or repair that reaches Your Aggregate Limit (See Section VI.B). You will remain ineligible for a period of twelve (12) months beginning on the Date of Replacement for the replacement or repair that reaches Your Aggregate Limit (See Section VI.B).

3. Notice to You will be mailed or delivered to Your last address known to Us or as otherwise authorized by You.

4. Notice of cancellation or non-renewal will state its effective date, and all insurance under this Certificate will end on that date.

5. If coverage under this Certificate is cancelled, You will be refunded any unearned premium due in accordance with applicable law.

6. If cancellation or non-renewal notice is mailed, proof of mailing will be sufficient proof of notice.

B. To be and remain eligible for coverage:

1. You must have activated communications service directly with Your Wireless Service Provider and be a valid, active and current subscriber of Your Wireless Service Provider to be covered under the policy. Equipment must be actively registered on the Wireless Service Provider's network on the Date of Loss and have logged airtime prior to the Date of Loss.

2. The Equipment must be designated by Us and eligible for coverage under this Certificate. Eligibility may be limited to new Equipment that has not been previously activated for service.

3. You must not have engaged in fraud or abuse with respect to this or a similar insurance program.

4. You must not have exhausted the benefits available under this Certificate issued through the named Insured by exhausting the Aggregate Limit. (See Section VI.B).

5. You must not be in breach of any material term of this Certificate, including, but not limited to: Failure to return damaged Equipment when requested in conjunction with a Loss; or, failure to satisfy the required deductible on a Loss.

C. You are responsible for the payment of all premiums, per the terms of this Certificate.

D. The insurance provided under this Certificate is provided to You for the length of term as chosen by You unless You or Your Equipment cease to be eligible for coverage.

### **XI. ADDITIONAL CONDITIONS.**

A. We will satisfy all claims for Loss under this Certificate within thirty (30) days after presentation and acceptance of satisfactory proof of interest and Loss to Our Authorized Representative and satisfaction by

You of Your Duties in the Event of a Loss.

B. Any recovery or salvage on a Loss will accrue entirely to Our benefit. Upon Our request, You will return to Us any damaged equipment. All Equipment which We replace is the property of Us and may be disabled, destroyed, or reused. We will not provide replacement equipment if You are in breach of the terms of this Certificate due to: failure to return damaged Equipment when requested in conjunction with a prior Loss; or, due to Your failure to satisfy the non-returned equipment charge or deductible on a prior Loss.

C. You may not assign this Certificate without our written consent.

D. If any Insured Customer to or for whom We honor a claim under this Certificate has rights to recover damages from another, those rights are transferred to Us. That Insured Customer must do everything necessary to secure Our rights and must do nothing after a Loss to impair them; but You may waive Your rights against another party in writing:

1. Prior to a Loss.
2. After a Loss, only if, at time of Loss, that party is one of the following:
  - a. Someone covered under this Certificate;
  - b. A business firm;
    1. Owned or controlled by the Insured Customer; or
    2. That owns or controls the Insured Customer; or
    3. The Insured Customer's tenant.

This will not restrict the Insured Customer's coverage.

E. Concealment, Misrepresentation or Fraud

This coverage is void in any case of fraud, intentional concealment or misrepresentation of a material fact, at any time, concerning:

1. This coverage;
2. The Equipment;
3. Your interest in the Equipment; or
4. A claim under this Certificate.

## XII. DEFINITIONS

A. "Authorized Service Facility" means the location or locations that serve as a replacement or repair facility for the program and supply replacements for or undertake repairs of Equipment. Selection of the Authorized Service Facility will be at the sole discretion of Us or Our Authorized Representative.

B. "Computer Virus" means malicious software that damages, destroys, or otherwise interferes with the performance of any Data, media, software, or system on or connected to the Equipment.

C. "Covered Accessories" means one standard battery charger, one standard battery, one standard SIM card (if applicable) and one standard wired earbud. All covered accessories are covered as part of covered loss and must have been purchased in conjunction with covered device.

D. "Data" means information input to, stored on, or processed by the Equipment. This includes documents, databases, messages, licenses, contact information, passwords, books, games, magazines, photos, videos, ringtones, music, and maps.

E. "Date of Loss" means the date on which a Loss to the Equipment occurs.

F. "Date of Replacement" means the date on which replacement or repaired Equipment is shipped to You, or the date on which You pick up the replacement or repaired Equipment at an Authorized Service Facility, as a result of a covered Loss.

G. "Direct, Sudden and Accidental Damage" means a fortuitous event that causes direct physical damage to the Equipment. None of the following is direct, sudden and accidental damage however caused and without regard to whether such condition or event is normal and expected or unusual and unexpected: 1) depletion, deterioration, rust, corrosion, erosion, settling or wear and tear; 2) any gradually developing condition; 3) any defect, programming error, programming limitation, Computer Virus, malicious code, loss of Data, loss of access, loss of use, loss of functionality or other condition within or involving Data or media of any kind; or 4) contamination by a hazardous substance.

H. "Equipment" means original device purchase including accompanying accessories.

I. "Initial Activation" means the time of initial activation of the Wireless

Service Provider's service for the Equipment.

J. "Insured Customer(s)" means the customer of the Named Insured Service meeting the following conditions:

1. Who have been enrolled in and accepted for coverage under this Certificate.
2. Who have a complete description of their Equipment on file with Us or Our Authorized Representative.
3. Who have paid all premiums payable with respect to their Equipment before any claimed Date of Loss.

L. "Loss" and "Losses" means a covered loss as provided in Section II, Covered Causes of Loss.

M. "Lost" means the vanishing of the Equipment in an unexplained manner where there is an absence of evidence of a wrongful act by a person(s).

O. "Mechanical or Electrical Failure" means failure of Equipment to operate due to a faulty part or workmanship or normal wear and tear when operated according to the manufacturer's instructions.

P. "Non-Covered Accessories" means all accessories not included in the definition of Covered Accessories.

Q. "Nonstandard External Media" means physical objects on which Data can be stored but which are not integrated components of the Equipment required for it to function. This includes Data cards, memory cards, external hard drives, and flash drives. Nonstandard External Media does not include Standard External Media.

R. "Nonstandard Software" means software, other than Standard Software.

S. "Standard External Media" means physical objects on which Data can be stored and that came standard in the original packaging with the Equipment from the manufacturer but which are not integrated components of the Equipment required for it to function.

T. "Standard Software" means the operating system pre-loaded on or included as standard with the Equipment from the manufacturer.

U. "Territory" means United States and its territories.

V. "Theft" means the unlawful taking of the Equipment to the deprivation of the Insured Customer.

W. "Wireless Number" or "Wireless Numbers" means the mobile telephone or Data line(s) or number(s) assigned by the Wireless Service Provider to you.

X. "Wireless Service Provider" means the entity who is providing the wireless telephone or communications services.

## XIII. STATE CHANGES.

Terms and conditions vary for Certificates issued and Insured Customers residing in select jurisdictions. Please see the attached endorsements, if any, for applicable revisions to Your Certificate.

**THIS CERTIFICATE MAY PROVIDE A DUPLICATION OF COVERAGE ALREADY PROVIDED BY YOUR PERSONAL AUTO INSURANCE POLICY, HOMEOWNER'S INSURANCE POLICY, OR OTHER SOURCE OF COVERAGE.**

**ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF INSURANCE FRAUD. IN FLORIDA, SUCH CONDUCT IS A FELONY OF THE THIRD DEGREE.**

This is a summary of your insurance coverage certificate. Some provisions may vary by state based upon applicable state law. For a complete copy of the policy, you may visit [mobipcs.com/services/handset-insurance-plan](http://mobipcs.com/services/handset-insurance-plan) or you may call SNW Insurance Agency, LLC at 866-258-7374 or write to SNW Insurance Agency, at: PO Box 928, Jeffersonville, IN 47131 Attn: Terms and Conditions Request.

Any questions regarding the coverage provided under this Certificate should be directed to our Authorized Representative as follows: Call our toll-free phone number at **866-258-7374**.





Handset Insurance Plan