



CELLULAR PHONE RIDER

Attaching to and forming part of the Certificate of Insurance and the Master Policy, in consideration of additional Premium, and subject to all other Terms of the insurance, if the Insured Person has elected to acquire the add on coverage under this Rider, the Insured Person will be entitled to the benefits listed below. This Rider does not provide duplicate benefits or coverage under the Certificate. If this Rider provides duplicate benefits or coverage to the Certificate of Insurance, the Company will pay the maximum benefit under either the Rider or the Certificate. For the purposes of this Rider, any specified time frames are applicable to these benefits and not any other benefits outlined within the Benefit Summary. All capitalized Terms have the definitions set forth herein or in the Certificate of Insurance to which this Rider is attached.

The following benefits are added to the BENEFIT SUMMARY:

Other Services			
Subject to Deductible unless otherwise noted			
Subject to the Specified Perils and limited to Repair and Replacement			
Maximum Limits per Period of Coverage or if indicated, per Lifetime			
Covered Cellular Phone Retail Value	Repair Deductible per phone and per claim	Irreparable Deductible per phone and per claim	Replacement Deductible per phone and per claim
Up to \$500	\$49	\$99	\$199
\$500 and above	\$99	\$199	\$299
Every effort will be made to fix the Insured Person's damaged Cellular Phone. If the Cellular Phone is not repairable, the irreparable Deductible will apply. The above Deductibles shall be payable by the Insured Person when the claim is approved. Please note that the Deductible is not refundable.			

The following provisions are added to the end of the Certificate of Insurance:

Cellular Phone Repair and Replacement Coverage Additional Provisions

ELIGIBILITY: If the Insured Person meets the eligibility requirements set forth in the Certificate of Insurance, the Insured Person is eligible for the coverage included in this Rider.

CONDITIONS OF COVERAGE: The Company will provide Replacement or reimbursement coverage for Loss, Theft, or repair services for damages, including Accidental Damage, Liquid Damage, Malfunction, and/or Screen Break, of an Insured Person's Cellular Phone during normal usage of the Insured Person's Cellular Phone during the Insured Person's Period of Coverage. Replacement parts will be new, rebuilt, or non-original manufacturer's parts that perform to the factory specifications of the device at the Company's sole discretion.

These benefits will not duplicate any other benefits payable under the Certificate of Insurance, or any coverage(s) attached to the Certificate. Should there be a duplication of coverage or benefits, then the Company will pay the benefit providing the largest amount of coverage.

The Company will provide coverage for direct physical Loss or damage to the Insured Person's Cellular Phone during the Insured Person's Period of Coverage less the Deductible referenced within the BENEFIT SUMMARY of this Rider, provided the Insured Person has taken all reasonable measures to protect, save and/or always recover. The Cellular Phone must have been under the Insured Person's care, custody, and control at the time of Loss or Theft.

SPECIFIED PERILS:

- (1) This Rider provides coverage for replacement of a Cellular Phone due to Loss, Theft or determined unrepairable at the Company's sole discretion. This coverage provides parts and labor costs to Repair or Replace a covered failure caused by:
- (a) Loss
 - (b) Theft
 - (c) Accidental Damage
 - (d) Liquid Damage
 - (e) Damaged or defective buttons or connectivity ports located on the covered Cellular Phone
 - (f) Dust, internal overheating, internal humidity/condensation
 - (g) Defects in materials or workmanship
- (2) **The following limitation (s) apply to Cellular Phone benefits:**
- (a) The coverage under this Rider shall continue to apply to any replacement Cellular Phone issued pursuant to this Rider, which shall be deemed a Cellular Phone.
 - (b) The replacement device may not be the same device as the original Cellular Phone but will be comparable in make and memory capacity and will be of new or refurbished like new quality, as solely determined by the Service Provider.
 - (c) The coverage under this Rider shall not be considered as replacing the coverage provided under the original manufacturer warranty of the Cellular Phone.
 - (d) The coverage under this Rider will not provide replacement of any accessories of the Cellular Phone.
 - (e) The coverage under this Rider shall be limited to one (1) claim per Insured Person.

PROOF OF CLAIM: For the purposes of this Rider, the Insured Person must file a claim online at www.imglobal.com/member no later than sixty (60) days from the Date of Loss or occurrence of damage. Once the claim has been submitted, the Service Provider will designate a case manager for each claim. For the purpose of this Rider, proof of ownership shall be either:

- (a) a copy of the original receipt from when the Cellular Phone was purchased; or
- (b) a copy of the wireless bill in the Insured Person's name with the device listed as being active on the account.

Upon notice of the claim, the Insured Person must provide the Service Provider with all necessary information requested to approve the claim within sixty (60) days from the date of the request, including without limitation the Cellular Phone IMEI and serial number, date and details of Loss and a United States address for fulfillment. Failure to provide the requested documents will result to rejection of the claim.

In case of Loss or Theft, the Insured Person must provide:

- (a) Proof of ownership; and
- (b) Proof of Loss as required by the Service Provider.

Once the claim has been approved, the Insured Person will follow instructions to have the Cellular Phone claim fulfilled. Depending on the Cellular Phone and details at the time of claim, the Company, at our discretion will:

- (a) Repair the device; or
- (b) Provide a cash settlement less the Deductible reflecting the replacement cost of a device of equal features and functionality of the Cellular Phone; or
- (c) Replace the Cellular Phone with a device of like, kind, quality, and functionality.

The Service Provider will inform the Insured Person of the options available for the fulfillment of a covered claim, including the relevant Deductibles to be paid by the Insured Person and claim settlement processes. The Deductible must be paid by the Insured Person within sixty (60) days from the date of approval. Failure to make payment of the applicable Deductible within the time window will result in expiration of the claim approval.

In the case of claim fulfillment by repair, the receipt for repair reimbursement must be submitted to the Service Provider within sixty (60) days of the date that the claim is approved. In the case of a mail-in repair:

- (a) Prior to sending any Cellular Phone to the Service Provider, the Insured Person is solely responsible for data back-up of the Cellular Phone, removing the SIM card from the Cellular Phone, removing any OEM or screen locks from the Cellular Phone. If the Insured Person fails to unlock the Cellular Phone, the Service Provider may charge the Insured Person a locked device

fee up to the retail value (as solely determined by the Cellular Phone Provider of the device).

- (b) Please note that the Service Provider does not provide data transfer service. Therefore, any data kept in the Cellular Phone might be erased. Neither the Company nor the Service Provider shall be liable for any loss of data suffered by the Insured Person.
- (c) Prior to sending any Cellular Phone to the Service Provider when submitting a claim, any accessories of the Covered Device must be removed. Neither the Company nor the Service Provider will be liable for any loss of the accessories that are sent with the Cellular Phone.
- (d) The Service Provider will require a valid address for the purpose of fulfilling the claim.

In the case of claim fulfillment by way of reimbursement, the Service Provider will reduce the claim reimbursement amount by any applicable Deductible.

In the event the Service Provider, in its sole discretion, is of the opinion that it is not economical to repair the damaged Cellular Phone, the Service Provider may declare the damaged Cellular Phone as irreparable, and the Insured Person shall be entitled to a Replacement device (subject to the irreparable Deductible payment).

In the event the damaged Cellular Phone is deemed irreparable and/or when the Insured Person agrees to accept a Replacement device from the Service Provider, the Insured Person shall return the damaged Cellular Phone to the Service Provider with the shipping label provided by the Service Provider. In such instances, the Service Provider may charge the Insured Person a non-return fee up to the retail value (as solely determined by the Service Provider) of the damaged Cellular Phone for failure to return the damaged Cellular Phone within thirty (30) days of being instructed by the Service Provider to return such damaged Cellular Phone. The Insured Person must remove any manufacturer's locks, such as Find My iPhone (iOS devices), prior to returning the damaged Cellular Phone.

EXCLUSIONS: The following exclusion(s) apply to Cellular Phone benefits and are specific to the Terms and conditions of this Rider. The Company will not pay for any loss or expense for, caused by, due to, arising or resulting from in whole or in part as listed below:

- (1) All Cellular Phone Pre-existing Conditions/damages of the Cellular Phone prior to the Effective Date of this coverage
- (2) Abuse or use of the Cellular Phone in a way not designed or intended by the manufacturer
- (3) Wear and tear or gradual deterioration
- (4) Theft of the Cellular Phone while left unlocked or in any unattended motor vehicle
- (5) Property illegally acquired, kept, stored or transported
- (6) Electrical current, including electric arcing that damages or destroys electrical devices or appliances
- (7) Intentional damage
- (8) Indirect or consequential loss or damage
- (9) Any Cellular Phone that is fraudulently described or materially misrepresented
- (10) Cosmetic damage to case or other non-operating parts or components which does not affect the functionality or the Cellular Phone
- (11) Consumer replaceable or Consumable batteries
- (12) Cellular Phones with removed or altered serial numbers
- (13) Manufacturer recalls, defects or equipment failure which is covered by manufacturer's warranty or occurs during the validity of the manufacturer warranty
- (14) Damage to Cellular Phone hardware, software and data caused by, including, but not limited to, cyber terrorism, viruses, application programs, source code, object code or proprietary data, or any support, configuration, installation or reinstallation of any software or data
- (15) Gross negligence or willful conduct by the Insured Person
- (16) Any type of computers including laptops and desktops
- (17) Smart Watches or similar devices.

The following defined Terms are added to the DEFINITIONS provision specifically for the purposes of this Rider:

Accidental Damage: Accidental damage from handling (ADH), such as damage from drops or other similar events associated with the handling and use of the Cellular Phone.

Cellular Phone: Mobile devices which are connected to a cellular network, allows wireless voice transmission, and owned by an Insured Person.

Cellular Phone Provider: Also called a mobile service provider (MSP), is a business that offers mobile phone services like data, text, and calling. It transmits calls using a network of towers instead of the copper wires used for landlines.

Consumable: Components within a Cellular Phone that must be replaced regularly because they wear out or at the end of their life cycle.

Date of Loss: The date in which the Accidental Damage, Loss, or Theft event occurred.

Liquid Damage: Damage caused by spills and liquid associated with the handling and use of the Cellular Phone.

Loss: The misplacement of the Cellular Phone in an unexplained manner where the Cellular Phone is unrecoverable.

Malfunction: Failure of the Cellular Phone to normally function caused by defects or dust/internal overheating/internal humidity/condensation, such as the original rechargeable battery is found defective, malfunction button or connectivity port that occurs after the expiration of the original manufacturer warranty of the Cellular Phone.

Repair: To fix the covered damaged Cellular Phone.

Replace; Replacement: To provide a substitute for the covered damaged Cellular Phone.

Retail Value: The manufacturer's suggested retail price in the absence of any applicable taxes, charges, promotions, or other discounts.

Theft: The unlawful taking of the Cellular Phone.

Screen Break: Accidental Damage occurred to the front screen of the Cellular Phone.

Service Provider: Bolt Tech or their authorized representative.

Specified Perils: Pre-defined terms contained within this Rider for the Insured Person

The defined Term for Deductible is deleted in its entirety from the DEFINITIONS provision within the Certificate of Insurance

Deductible: The dollar amount, as selected on the Application and specified in the Declaration, that the Insured Person must pay of ELIGIBLE MEDICAL EXPENSES per Period of Coverage prior to receiving benefits or coverage under this insurance, and not including any applicable Coinsurance.

and replaced with the following for the purposes of this Rider:

Deductible: A specified amount of money stated within BENEFIT SUMMARY of this Rider that the Insured Person must pay before the Company will pay a claim.

The defined Term for Pre-existing condition is deleted in its entirety from the DEFINITIONS provision within the Certificate of Insurance

Pre-existing Condition: Any Injury, Illness, sickness, disease, or other physical, medical, Mental or Nervous Disorder, condition or ailment that, with reasonable medical certainty, existed at the time of Application or at any time during the three (3) years prior to the Effective Date of this insurance, whether or not previously manifested, symptomatic or known, diagnosed, Treated, or disclosed to the Company prior to the Effective Date, and including any and all subsequent, chronic or recurring complications or consequences related thereto or resulting or arising therefrom.

and replaced with the following for the purposes of this Rider:

Pre-existing Condition: Conditions that were present on the Cellular Phone on the Effective Date of Coverage or existed prior to entering into coverage under this insurance.