

CarePlus Program

CarePlus Program insurance covers loss, theft, and accidental damage incidents. It complements your protection options by offering coverage not available under the manufacturer's products.

New Hampshire Insurance Company
175 Water Street, New York, NY 10038, (212) 770-7000

Certificate Declarations

This certificate is attached to and made part of a Master Policy #11050970. The Named Insured shown below has coverage under this Master Policy.

Item 1. Named Insured:

Subscribers on file with the Communications Equipment Service Provider shown in Item 5 who have active service with such Communications Equipment Service Provider.

Named Insured mailing address: On file with Communications Equipment Service Provider

Item 2. When Coverage under Certificate is Effective

Coverage under this certificate is effective as shown in the Coverage Effective Date Endorsement attached to the insurance policy.

Item 3. Coverage period

Subject to Item 2 above, coverage under this certificate is provided on a one (1) month prepaid basis.

Item 4. Premium

Premium for coverage provided under this certificate: \$4.49, \$5.99 or \$6.99 per month of coverage.

Item 5. Communications Equipment Service Provider

Name: New-Cell, Inc. dba Cellcom
Address: P.O. Box 5517
Green Bay, WI 54313

Item 6. Authorized Representative

Name: eSecuritel Agency, LLC
Address: PO Box 03
Alpharetta, Georgia 30009

Item 7. Limits of Insurance

Occurrence Limit of Insurance: \$1,500.00 per occurrence for each named insured.

Aggregate Limit of Insurance: \$3000.00 per Named Insured or 2 occurrences within a 12 month period, whichever comes first.

Item 8. Deductible

The deductible will be the amount corresponding to the retail price* of the Named Insured's wireless device when initially purchased.

| Non-discounted, Non-subsidized Retail Price* | Deductible |
|--|------------|
| \$225.00 - \$524.99 | \$100.00 |
| \$525.00 - \$999.99 | \$175.00 |
| \$1,000.00 - \$1,500.00 | \$250.00 |

Item 9. Accessories

Accessories Included:

- Battery
- Standard Wall Charger

Maximum retail value of Accessories: \$200.00


Item 10. Replacement Device

Maximum full retail value of replacement to be charged: \$1,500.00

Item 11. This Certificate Consists of the Following Forms:

- Certificate Declarations Form 101136 (0911)
- Certificate Conditions Form 101131 (0911)
- Communications Equipment Coverage Form 101124 (0911)
- Coverage Effective Form 101127 (0309)
- Amendatory Endorsements

Specimen copies of the Forms referenced above are attached to the insurance policy, which is available at the following website, www.esecuritel.com/cellcom or may be obtained by calling this toll free number, (888) 406-2446. This coverage is being provided by New Hampshire Insurance Company.

  
President Authorized Representative Secretary

Other Material Insurance Disclosures

- This brochure contains a summary of information regarding the Program. In addition, this program may change or be modified during your term. We will not cover loss or damage caused directly or indirectly by any of the exclusions listed in the complete insurance policy. PLEASE READ THE COMPLETE INSURANCE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED. To obtain the most up-to-date coverage information and a complete insurance policy, visit www.esecuritel.com/cellcom or call (888) 406-2446.

- You are not required to purchase insurance to activate wireless service. Employees of the wireless communication equipment vendor are NOT QUALIFIED or AUTHORIZED to evaluate the adequacy of the purchaser's existing coverages unless otherwise licensed. Any questions regarding the Wireless Handset Protection Program should be directed to eSecuritel at (888) 406-2446.

- This coverage may provide a duplicate of other sources of coverage. Contact your insurance agent to determine if you have coverage for your wireless device under existing insurance policies you may own for your wireless device. Your renters or homeowners policy may provide the insurance you need. Ask about any policy exclusions. Review your deductible and coverage amounts to be sure they still fit your needs.

- You may cancel at any time by calling Cellcom Customer Care at (800) 236-0055. Any unearned PREMIUM will be refunded in accordance with applicable law.

- The Program is a replacement service provided to customers of Cellcom. This coverage is being provided by the New Hampshire Insurance Company, through eSecuritel Agency, LLC and is administered by eSecuritel Holdings, LLC.



Total Coverage Program

Insurance covers loss, theft and accidental damage incidents. When combined with eSecuritel's Extended Warranty Agreement, it forms the complete Total Coverage Program.

New Hampshire Insurance Company

175 Water Street, New York, NY 10038, (212) 770-7000

Certificate Declarations

This Certificate is attached to and made a part of a Master Policy #11050971. The Named Insured shown below has coverage under this Master Policy.

Item 1. Named Insured:

Subscribers on file with the Communications Equipment Service Provider shown in Item 5 who have active service with such Communications Equipment Service Provider.

Named Insured mailing address: On file with Communications Equipment Service Provider

Item 2. When Coverage under Certificate is Effective

Coverage under this Certificate is effective as shown in the Coverage Effective Date Endorsement attached to the insurance policy.

Item 3. Coverage period

Subject to Item 2 above, coverage under this Certificate is provided on a one (1) month prepaid basis.

Item 4. Premium

Premium for Coverage Provided under this Certificate: \$3.99, \$4.99, \$6.99 or \$7.99 per month of coverage.

Item 5. Communications Equipment Service Provider

Name: New-Cell, Inc. dba Cellcom
Address: P.O. Box 5517, Green Bay, WI 54313

Item 6. Authorized Representative

Name: eSecuritel Agency, LLC
Address: PO Box 03, Alpharetta, Georgia 30009

Item 7. Limits of Insurance

Occurrence Limit of Insurance: \$1,500.00 per Occurrence for each Named Insured.

Aggregate Limit of Insurance: \$3,000.00 per Named Insured or 2 occurrences within a 12 month period, whichever comes first.

Item 8. Deductible

The deductible will be the amount corresponding to the retail price* of the Named Insured's wireless device when initially purchased.

| Non-discounted, Non-subsidized Retail Price* | Deductible |
|--|------------|
| \$0 - \$224.99 | \$50.00 |
| \$225.00 - \$524.99 | \$100.00 |
| \$525.00 - \$999.99 | \$175.00 |
| \$1,000.00 - \$1,500.00 | \$250.00 |

Item 9. Accessories

Accessories Included:

- Battery
- Standard Wall Charger

Maximum retail value of Accessories: \$200.00


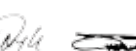

Item 10. Replacement Device

Maximum full retail value of replacement to be charged: \$1,500.00

Item 11. This Certificate Consists of the Following Forms:

- Certificate Declarations Form 101136 (0911)
- Certificate Conditions Form 101131 (0911)
- Communications Equipment Coverage Form 101124 (0911)
- Coverage Effective Form 101127 (0309)
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Specimen copies of the Forms referenced above are attached to the insurance policy, which is available at the following website, www.esecuritel.com/cellcom or may be obtained by calling this toll free number, (888) 406-2446. This coverage is being provided by New Hampshire Insurance Company.

  
President Authorized Representative Secretary

Other Material Insurance Disclosures

- This brochure contains a summary of information regarding the Program. In addition, this program may change or be modified during your term. We will not cover loss or damage caused directly or indirectly by any of the exclusions listed in the complete insurance policy. PLEASE READ THE COMPLETE INSURANCE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED. To obtain the most up-to-date coverage information and a complete insurance policy, visit www.esecuritel.com/cellcom or call (888) 406-2446.

- You are not required to purchase insurance to activate wireless service. Employees of the wireless communication equipment vendor are NOT QUALIFIED or AUTHORIZED to evaluate the adequacy of the purchaser's existing coverages unless otherwise licensed. Any questions regarding the Wireless Handset Protection Program should be directed to eSecuritel at (888) 406-2446.

- You are not required to purchase the Service Warranty Agreement to purchase the lost, stolen, and accidental coverage under the Wireless Handset Protection Program. Contact your Cellcom store to purchase the insurance separately.

- This coverage may provide a duplicate of other sources of coverage. Contact your insurance agent to determine if you have coverage for your wireless device under existing insurance policies you may own for your wireless device. Your renters' or homeowners' policy may provide the insurance you need. Ask about any policy exclusions. Review your deductible and coverage amounts to be sure they still fit your needs.

- You may cancel at any time by calling Cellcom Customer Care at (800) 236-0055. Any unearned PREMIUM will be refunded in accordance with applicable law.

- The Program is a replacement service provided to customers of Cellcom. This coverage is being provided by the New Hampshire Insurance Company, through eSecuritel Agency, LLC and is administered by eSecuritel Holdings, LLC.

Extended Warranty Agreement ("Agreement")

eSecuritel's Extended Warranty Agreement covers incidents of malfunction after the expiration of the manufacturer's warranty. When combined with Insurance, it forms the complete Total Coverage Program.

If you purchased your Wireless Device, as stated on the receipt, in CT, DC, FL, IN, LA, ME, MA, MI, NJ, NC, PA, RI, or SD, this Agreement is an extended limited warranty. Otherwise, it is a service contract. **THIS EXTENDED WARRANTY AGREEMENT IS NOT A CONTRACT OF INSURANCE.**

Extended Warranty Coverage

Replacement of Wireless Device if, under normal conditions and use, the Wireless Device on record with eSecuritel fails to operate properly due to manufacturer's defects or workmanship after the expiration of the manufacturer's warranty.

Service Fee & Deductible

The service fee and per replacement deductible are based on the new retail price* of the model of your wireless device when initially purchased. The service fee is due in advance each month and will be charged to your monthly wireless bill.

The deductible is per replacement and is non-refundable.

| Device Value | Monthly Coverage | Deductible |
|-------------------------|------------------|------------|
| \$0 - \$224.99 | \$1.00 | \$50.00 |
| \$225.00 - \$524.99 | \$2.00 | \$50.00 |
| \$525.00 - \$999.99 | \$3.00 | \$50.00 |
| \$1,000.00 - \$1,500.00 | \$3.00 | \$50.00 |

Term Period

Coverage under this agreement is provided on a one (1) month prepaid basis.

Coverage Limitations

\$1,500.00 per claim; 2 claims within a rolling 12 month period.

Purchaser & Seller

The Purchaser ("Subscriber") of this Agreement is the owner of the covered equipment. The Seller of this Agreement is listed on your receipt.

Service Warranty Provider & Administrator

All States except FL, OK & WA
eSecuritel Holdings, LLC ("eSecuritel")
P.O. Box 03, Alpharetta, GA 30009
(866) 259-2335

Other Material Service Warranty Disclosures

- This brochure contains a summary of information regarding the eSecuritel Service Warranty Agreement and is not a full and complete version. Some provisions may differ by state based upon applicable state law. PLEASE READ THE COMPLETE SERVICE CONTRACT OR EXTENDED LIMITED WARRANTY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED. For more information or to obtain a complete copy of this Agreement, visit www.esecuritel.com/cellcom or call (888) 406-2446.

- The obligations of eSecuritel under this Agreement are backed by the full faith and credit of eSecuritel's parent company Brightstar Corp. (9725 NW 117th Ave, #300, Miami, FL 33178 (305-421-6000) except in the states listed below where the obligations are insured pursuant

to a service contract reimbursement insurance policy issued to eSecuritel. If eSecuritel does not perform its obligations hereunder within sixty (60) days after the Subscriber files a claim with eSecuritel, the Subscriber is entitled to file a claim directly with insurer indicated for the customer's state at the below address.

- CA, CT, GA, UT & WI Customers: Dealers Assurance Company, 3518 Riverside Drive, Upper Arlington, OH 43221 (1-800-282-8913)

- FL and OK Customers: Lyndon Southern Insurance Company of the South, 10151 Deerwood Park Blvd, Building 100, Ste 330, Jacksonville, FL 32256 (1-800-888-2738)

- WA Customers: Dealers Alliance Corporation, 3518 Riverside Drive, Upper Arlington, OH 43221 (1-800-282-8913)

- You are not required to purchase this Agreement to purchase products or services from Cellcom. This coverage may provide a duplicate of other sources of coverage.

- You may cancel this Agreement at anytime. Any unearned Service Fees will be refunded in accordance with applicable law.

- If you reside in Washington, the limit to the number of claims allotted under this Service Warranty Agreement is not applicable.

- The deductible for an extended warranty claim is \$50.00. If you file a claim under insurance, the deductible will be as listed in Item 8 of the Total Coverage Program.

- The Terms and Conditions of the device protection products contain a binding arbitration provision. You can obtain a copy of the arbitration provision by visiting www.esecuritel.com/cellcom and selecting Program Disclosures & Policy Documents under Resources at the top. You should read the arbitration provision carefully and completely, since it affects your rights. The arbitration provision requires you to: 1) RESOLVE ANY DISPUTES THROUGH BINDING AND INDIVIDUAL ARBITRATIONS OR SMALL CLAIMS COURT ACTIONS; AND 2) WAIVE YOUR RIGHTS TO A JURY TRIAL AND YOUR RIGHTS TO PARTICIPATE IN CLASS ACTIONS OR CLASS OR CONSOLIDATED ARBITRATIONS. If you do not agree to submit disputes to binding and individual arbitration or you do not agree to any other provision of the Terms and Conditions, you should not enroll in the device protection products.

- By accepting coverage in this program, you authorize Cellcom to (i) release required subscriber information for the purpose of validating claims. and (ii) charge your credit/debit card on file, which may include updated validated card information, including but not limited to expiration date(s), card number(s), and security code(s), as received by your financial institution in accordance with applicable law.



Cellcom
Clearly The Best.

Wireless Handset Protection Program



eSecuritel
a Brightstar company

Why Sign Up For the CarePlus Program?

The CarePlus Program is designed to give you peace of mind. By signing up now, you can save time, save money and avoid aggravation should your phone be lost, stolen, or accidentally damaged.

Examples of how much you could save with the CarePlus Program; savings shown not representative of all savings scenarios.

| Retail Price* | Premium | Deductible | Savings** |
|---------------|---------|------------|-----------|
| \$399.95 | \$53.88 | \$100 | \$246.07 |
| \$699.95 | \$71.88 | \$175 | \$453.07 |

*Based on the non-contract, non-subsidized new retail price of the handset.

**Savings based on paying 12 months of premium and only one approved claim in 12 months.

How Do I Report a Claim?

Step 1 Call Cellcom Customer Care

If your handset was lost or stolen, call Cellcom Customer Care at (800) 236-0055 to suspend your service and protect yourself against unauthorized use of your account. If your handset was stolen, you may be required to file a police report where the theft occurred. This report may be required to process your claim.

Step 2 Call eSecuritel

Call eSecuritel's Customer Care Center at (888) 406-2446 within 60 days of the incident or first failure. Proof of loss and/or ownership must be provided, if requested. You have 60 days to provide all information requested for claim adjudication. Call Center Hours: Monday through Friday – 8am to midnight ET, Saturday – 8am to 10pm ET and Sunday – Noon to 10pm ET. Only the account holder may file the claim. Account holders must provide:

- The wireless phone number
- Billing address
- Wireless phone or equipment manufacturer/model and unique serial number (ESN or MEID)
- Date, time, location and detailed description of the incident
- Police report number if phone was stolen (may be required)

Step 3 Pay Deductible & Receive Replacement

If your claim is approved, you will be directed to a participating Cellcom location to pay your deductible and pickup your replacement handset within 60 days. If you don't take delivery of the replacement device within 60 days of claim approval, your claim will be forfeited. Returning your damaged or malfunctioning equipment is required regardless of condition. Failure to do so may result in a non-return fee of up to \$100. If eSecuritel determines your equipment wasn't malfunctioning or damaged, you may be charged a no trouble found fee of up to \$50. Please keep the receipt, original box, manual, and all packaging materials for warranty purposes.



CarePlus Program

| | Retail Value \$225.00- \$524.99 | Retail Value \$525.00 - \$999.99 | Retail Value \$1,000.00 - \$1,500.00 |
|-----------------|------------------------------------|-------------------------------------|---|
| Monthly Premium | \$4.49 | \$5.99 | \$6.99 |
| Deductible | \$100 | \$175 | \$250.00 |

Your Premium and Deductible are based on the non-contract, non-subsidized new retail price of the model of your mobile device or phone on the purchase date. The deductible must be paid before you receive your replacement equipment and is non-refundable.

What's covered? The program covers the mobile device and accessories from loss, theft and accidental damage (including liquid damage). It complements your protection options by offering coverage not available under manufacturer's products.

What's not covered? Normal wear, preexisting damage or malfunction, and cosmetic damage to your mobile device or phone are not covered. Other exclusions apply.

When am I covered? To be eligible for coverage immediately, purchase the program at the same time you purchase or upgrade to your new handset from Cellcom (point of sale). If you select coverage after the point of sale, but within the first 30 days of purchase, or purchase a refurbished device, no claims may be made for losses occurring during the first 30 days following purchase of coverage. Please note, your handset must be fully operational and have no damage at the time of program activation in order to enroll.

Is the program renewable? Sure! Renewals are automatic for as long as you pay your monthly service fee.

What are the claim limits? \$1,500.00 per claim; up to 2 claims in a rolling 12 month period for your program: lost/ theft/ accidental damage coverage.

What kind of replacement equipment will I receive? Replacements may be new or reconditioned equipment. Reconditioned equipment may have minor cosmetic flaws and contain non-original manufacturer parts and accessories. If the exact make and model is not available (i.e., it is no longer sold), your replacement will be of like kind and quality. All replacement equipment comes with a ninety (90) day replacement warranty.

How will I be billed? Your monthly premium will be added to your monthly wireless bill. Your premium is based on the new retail price* of your phone when you enrolled in the Program. Dependant on the new retail price* of your phone, you will be billed \$4.49, \$5.99 or \$6.99.

How can I cancel? You may cancel at any time by calling Cellcom at (800) 236-0055. Any unearned insurance premium will be refunded in accordance with applicable law.

What happens if my payment profile is not up to date? You may be contacted by phone or email alerting you to submit an alternate payment method. If payment is not received within 10 days of the due date, your insurance may be canceled.

Visit www.eSecuritel.com/cellcom for our Privacy Policy and your complete Insurance Policy to determine your rights, duties, and exclusions.

Why Sign Up For The Total Coverage Program?

The Total Coverage Program is your total protection option, designed to give you peace of mind. By signing up now, you can save time, save money and avoid aggravation should your phone be lost, stolen, accidentally damaged, or malfunctioning.

Examples of how much you could save with the Total Coverage Program; savings shown not representative of all savings scenarios.

| Retail Price* | Premium | Deductible | Savings** |
|---------------|----------|------------|-----------|
| \$159.95 | \$59.88 | \$50 | \$50.07 |
| \$399.95 | \$83.88 | \$100 | \$216.07 |
| \$699.95 | \$119.88 | \$175 | \$405.07 |

*Based on the non-contract, non-subsidized new retail price of the handset.

**Savings based on paying 12 months of premium and only one approved claim in 12 months.

Frequently Asked Questions

How do I enroll?

It's simple! Purchase the Program at the same time you purchase your new handset from Cellcom to be eligible for immediate coverage.

How will I be billed?

Your monthly premium will be added to your monthly wireless bill.

How much will be added to my monthly bill?

Your premium is based on the new retail price* of your phone when you enrolled in the Program. Dependant on the new retail price* of your phone, you will be billed \$4.99, \$6.99, \$9.99 or \$10.99.

What happens if my payment profile is not up to date?

You may be contacted by phone or email alerting you to submit an alternate payment method. If payment is not received within 10 days of the due date, your insurance may be canceled.

What is my deductible for an extended warranty claim?

The deductible for an extended warranty claim is \$50.00. If you file a claim under insurance the deductible will be as listed in Item 8 of the Total Coverage Program.

| Retail Value | \$0 - \$224.99 | \$225.00 - \$524.99 | \$525.00 - \$999.99 | \$1,000.00 - \$1,500.00 |
|---------------------------|----------------|---------------------|---------------------|-------------------------|
| Monthly Insurance Premium | \$3.99 | \$4.99 | \$6.99 | \$7.99 |

The Total Coverage Program combines the insurance and service warranty offerings. The Insurance is available for purchase separately by contacting your Cellcom store. The premium for the insurance coverage available for purchase independently and within Cellcom's Wireless Handset Protection Program is listed in the above chart.

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Total Coverage Program

| | Retail Value \$0 - \$224.99 | Retail Value \$225.00- \$524.99 | Retail Value \$525.00 - \$999.99 | Retail Value \$1,000.00 - \$1,500.00 |
|-----------------|--------------------------------|------------------------------------|-------------------------------------|---|
| Monthly Premium | \$4.99 | \$6.99 | \$9.99 | \$10.99 |
| Deductible | \$50 | \$100 | \$175 | \$250.00 |

Your Premium (Insurance and Service Fee) and Deductible are based on the non-contract, non-subsidized new retail price of the model of your mobile device or phone on the purchase date. The deductible must be paid before you receive your replacement equipment and is non-refundable.

What's covered? The program covers the mobile device or phone (device, standard battery) from loss, theft, accidental damage (including liquid damage), and malfunction (after the manufacturer's warranty expires).

What's not covered? Normal wear, pre-existing damage or malfunction, and cosmetic damage to your mobile device or phone are not covered. Other exclusions apply.

When am I covered? To be eligible for coverage immediately, purchase the program at the same time you purchase or upgrade to your new handset from Cellcom (point of sale). If you select coverage after the point of sale, but within the first 30 days of purchase, or purchase a refurbished device, no claims may be made for losses occurring during the first 30 days following purchase of coverage. Please note, your handset must be fully operational and have no damage at the time of program activation in order to enroll.

Is the program renewable? Sure! Renewals are automatic for as long as you pay your monthly service fee.

What are the claim limits? \$1,500.00 per claim; up to 2 claims in a rolling 12 month period for both components of your program: lost/ stolen/ accidental damage coverage and malfunction coverage.

What kind of replacement equipment will I receive? Replacements may be new or reconditioned equipment. Reconditioned equipment may have minor cosmetic flaws and contain non-original manufacturer parts and accessories. If the exact make and model is not available (i.e., it is no longer sold), your replacement will be of like kind and quality. All replacement equipment comes with a ninety (90) day replacement warranty.

How will I be billed? Your monthly premium will be added to your monthly wireless bill.

How can I cancel? You may cancel at any time by calling Cellcom at (800) 236-0055. Any unearned insurance premium and service fees will be refunded in accordance with applicable law.

Visit www.eSecuritel.com/cellcom for our Privacy Policy and your complete Insurance Policy and Service Warranty Agreement to determine your rights, duties, and exclusions.

How Do I Report a Claim?

Step 1 Call Cellcom Customer Care

If your handset was lost or stolen, call Cellcom Customer Care at (800) 236-0055 to suspend your service and protect yourself against unauthorized use of your account. If your handset was stolen, you may be required to file a police report where the theft occurred. This report may be required to process your claim.

Step 2 Call eSecuritel

Call eSecuritel's Customer Care Center at (888) 406-2446 within 60 days of the incident or first failure. Proof of loss and/or ownership must be provided, if requested. You have 60 days to provide all information requested for claim adjudication. Call Center Hours: Monday through Friday – 8am to midnight ET, Saturday – 8am to 10pm ET and Sunday – Noon to 10pm ET.

Only the account holder may file the claim. Account holders must provide:

- The wireless phone number
- Billing address

- Wireless phone or equipment manufacturer/model
- Date, time, location and detailed description of the incident
- Police report number if phone was stolen (may be required)

Step 3 Pay Deductible & Receive Replacement

If your claim is approved, you will be directed to a participating Cellcom location to pay your deductible and pickup your replacement handset within 60 days. If you don't take delivery of the replacement device within 60 days of claim approval, your claim will be forfeited. Returning your damaged or malfunctioning equipment is required regardless of condition. Failure to do so may result in a non-return fee of up to \$100. If eSecuritel determines your equipment wasn't malfunctioning or damaged, you may be charged a no trouble found fee of up to \$50. Please keep the receipt, original box, manual, and all packaging materials for warranty purposes.



eSecuritel™
a Brightstar company

File a Claim Worksheet Card

Use this area below to jot down important information about your handset. Then, if you need to make a claim, you'll have the required information to make the process even faster! Cut out the card, fold, and keep in your wallet.

Customer Care (888) 406-2446

Your wireless phone number

Retail price* of handset at date of purchase

The account holder's billing address

Wireless phone manufacturer and model

Your Program

Date, time, location and detailed description of the incident