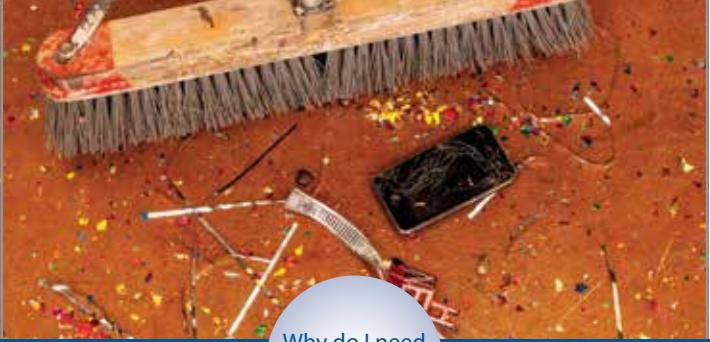




Fast handset replacement!



Why do I need
cell phone
insurance?



What really
happens when
I report a
claim?

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 11050962. 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 4, 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 these Declarations.

Item 3. Premium

Premium for Coverage Provided under this Certificate: \$6.99 or \$10.99

Item 4. Communications Equipment Service Provider

Name: Celluphone, Inc
and/or The Phone Authority
Address: 6119 E. Washington Blvd.
Los Angeles, CA 90040

Item 5. Authorized Representative:

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

Item 6. Limits of Insurance

Occurrence Limit of Insurance:
\$1,000.00 per Occurrence for each Named Insured

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

Item 7. 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 – \$249.99	\$50.00
\$250.00 – \$399.99	\$90.00
\$400.00 – \$599.99	\$125.00
\$600.00 - \$1,000.00	\$199.00

Item 8. Accessories

A. Accessories Included

1. Battery
2. Standard Wall Charger

B. Maximum retail value of Accessories: \$500.00

Item 9. Replacement Device

Maximum full retail value of replacement to be charged \$1,000.00

Item 10. This Certificate consists of the following forms:

1. Certificate Declarations Form 101136 (0309)
2. Certificate Conditions Form 101131 (0309)
3. Communications Equipment Coverage Form 101123 (0309)
4. Coverage Effective Form 101127 (03 09)
5. Amendatory Endorsements

Specimen copies of the Forms referenced above are attached to this Certificate, or if not attached, are available at the following website, esecuritel.com/Celluphone or may be obtained by calling this toll free number, (877) 412-5189. By signing below, the President and the Secretary of the Insurer agree on behalf of the Insurer to all the terms of this Policy. This coverage is being provided by New Hampshire Insurance Company.

President

Authorized Representative

Secretary

Other Material 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/Celluphone or call (877) 412-5189.
- You are not required to purchase insurance to activate wireless service. The employees of this location are NOT QUALIFIED or AUTHORIZED to discuss or evaluate insurance coverage. Any questions regarding the Wireless Handset Protection Program should be directed to eSecuritel at (877) 412-5189.
- 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 anytime by calling (877) 412-5189 or writing eSecuritel Cancellation Dept., P.O. Box 03, Alpharetta, GA 30009. Any unearned premium will be refunded in accordance with applicable law.
- The Program is a replacement service provided to subscribers of Celluphone and members of The Phone Authority. This coverage is being provided by the New Hampshire Insurance Company, through eSecuritel Agency, LLC and is administered by eSecuritel Holdings, LLC.

Electronic Communications

If you have or in the future provide your email or other electronic address to eSecuritel and its partners involved in administering this program, we may communicate program information and legal notices with you through electronic means to the last address we have on file.



Wireless Handset Protection Program



When Stuff Happens...
We've Got You Covered.

eSecuritel Protection Program

Retail Value	\$0 - \$249.99	\$250.00 - \$399.99	\$400.00 - \$599.99	\$600.00 - \$1,000.00
Mo. Premium	\$6.99	\$6.99	\$6.99	\$10.99
Deductible	\$50.00	\$90.00	\$125.00	\$199.00

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. All costs, charges and fees are subject to applicable taxes.

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?	Coverage is effective immediately from the date of enrollment.
Is the program renewable?	Sure! Renewals are automatic for as long as you pay your monthly service fee.
What are the claim limits?	\$1000.00 per claim; Up to 2 claims in a 12 month period.
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.
How will I be billed?	Your premium will be charged to your credit card monthly by eSecuritel.
How can I cancel?	You may cancel at any time by calling eSecuritel at (877) 412-5189. Any unearned premium will be refunded in accordance with applicable law.

Visit www.esecuritel.com/Cellphone for our Privacy Statement and Your Complete Insurance Policy to Determine Your Rights, Duties, and Exclusions.



Why Sign Up?

The Wireless Handset Protection Program from eSecuritel 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, accidentally damaged, or malfunctioning.

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

Handset Model	Retail Price*	Yearly Premium	Deductible	Savings**
Model A	\$179	\$83.88	\$50	\$45.12
Model B	\$300	\$83.88	\$90	\$126.12
Model C	\$600	\$131.88	\$199	\$269.12

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

**Savings based on placing only one approved claim (allotted two) in a 12-month period.

How do I enroll?

It's simple! Purchase the Program at the same time you purchase your new handset from Celluphone to be eligible for insurance and become a member of The Phone Authority.

What member benefits will I receive?

As a member of The Phone Authority, you will receive access to cell phone-related information, discounts on telecommunication and other services, and special apps. For a complete list of The Phone Authority benefits, visit: www.PhoneResourceCenter.com.

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

You will receive a call or email alerting you to submit an alternate payment method. If payment isn't received within 10 days of the due date, your coverage may be cancelled.

What happens if I change my handset?

Unless the handset was provided as the result of a claim or an upgrade through Celluphone, you must update your subscriber profile within 10-days. You will be required to complete a questionnaire and provide a proof-of-purchase. You will not be eligible to file a claim on a device not

on record with eSecuritel. Changes to handset models and coverage are subject to approval by eSecuritel. Visit esecuritel.com/Cellphone for more information on how to change the handset covered.

How Do I Report a Claim?

If your handset was lost or stolen, call your wireless service provider 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 1 Call eSecuritel

Call eSecuritel's Customer Care Center at (877) 412-5189. Claims must be reported within 60 days of the incident or first failure. Proof loss and/or ownership must be provided, if requested. Only the account holder may file the claim.

Please have the following information ready:

- Your wireless phone number
- The account holder's billing address
- Wireless phone manufacturer/model and unique serial number also called an ESN or MEID
- Date, time, location and detailed description of the incident
- Police report number (if theft occurred)

Step 2 Pay Deductible & Receive Replacement

If your claim is approved, your deductible will be collected by our call center and your handset will be shipped to you via 2nd business day shipping (next business day shipping is available for an additional charge). Please keep the packing slip, original box, and instructions for warranty purposes. Returning your damaged or malfunctioning handset is required regardless of condition. Failure to do so may result in a non return fee up to \$100.

The CA license number for eSecuritel Agency, LLC DBA eSec Insurance Agency LLC is 0H08204. For CA consumers, the California Department of Insurance consumer hotline is 1-800-927-HELP.

To obtain complete and up to date program information visit esecuritel.com/Cellphone or call (877) 412-5189.



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 (877) 412-5189

Your wireless phone number

Retail price* of handset at date of purchase

The account holder's billing address

Wireless phone manufacturer and model

The ESN, MEID, or IMEI of the insured equipment

Date, time, location and detailed description of the incident

Police report number (if theft occurred)

