

Commercial Inland Marine Coverage Form For Portable Electronic Communication Equipment Certificate of Coverage



Policy Number: IM 5470996-00	
Insurance Is Provided By The Company Stated Below Zurich American Insurance Company 1400 American Lane Schaumburg, Illinois 60196-1056 1-800-382-2150	
Named Insured and Address	Wireless Service Provider
Virgin Mobile USA 10 Independence Blvd Warren, NJ 07059	Virgin Mobile USA 10 Independence Blvd Warren, NJ 07059
Waiting and Evaluation Periods	
Waiting Period: None if enrolled at the time of purchase. If enrollment occurs within 30 days of purchase, coverage begins on the subscriber's next billing cycle.	Evaluation Period: 30 days
Certificate Holder Information	
Enrolled Customer on file with Virgin Mobile USA	Mobile Number Registered With The Wireless Service Provider
	Email Address: on file with Virgin Mobile USA
Enrollment Date: on file with Virgin Mobile USA	Coverage Period: Monthly. Following submission of request for enrollment, coverage is effective at 12:01 A.M. on the last day of the Waiting Period shown above, unless notified that the request is not approved.
Covered Causes of Loss	
<ol style="list-style-type: none"> 1. Accidental damage, including liquid damage 2. Loss 3. Theft 4. Mechanical failure after the manufacturer's warranty expires 5. Electrical failure after the manufacturer's warranty expires 	
Claim Limitations	
We will only perform a maximum of <u>2</u> repair or replacements during <u>rolling 12 months</u> of protection.	

Premium, Deductible and Non-Return Fee*			
Equipment Class	Premium	Deductible	Non-Return Fee
1. \$0 - \$79.99	\$7.00	\$20.00	\$25.00
1. \$80.00 - \$149.99	\$7.00	\$20.00	\$75.00
2. \$150.00 - \$179.99	\$7.00	\$50.00	\$75.00
2. \$180.00 - \$249.99	\$7.00	\$50.00	\$125.00
3. \$250.00 - \$279.99	\$7.00	\$100.00	\$125.00
3. \$280.00 - \$399.99	\$7.00	\$100.00	\$200.00
4. \$400 and above	\$7.00	\$175.00	\$200.00
State Insurance Surcharge/Taxes/Fees (Not Applicable in New York)			
Please refer to the Authorized Service Representative website to view a copy of the policy which shows state insurance surcharge/taxes/fees that may be applicable in your state.			
*The above amounts are based on type of equipment covered at time of enrollment. If equipment changes, it could be in a different class and result in higher premium or deductible. For more detail, see full policy.			
Description of Original Equipment			
On file with Virgin Mobile USA			
Description of Covered Accessories			
Standard battery and wall charger			
Authorized Service Representative Information			
eSecuritel Agency, LLC PO Box 03 Alpharetta, GA 30009			
Telephone Number: 844-534--3098		Website Address: www.myphoneguardian.com/virginmobile	
A COMPLETE COPY OF THE MASTER POLICY IS AVAILABLE AT THE ABOVE WEBSITE.			
What To Do If You Change Equipment Or Have A Loss			
If you change your equipment: Please call Virgin Mobile USA at 888-322-1122 or stop by your nearest Virgin Mobile store to register your equipment.			
If you have a loss: Step 1: If the cause of loss is loss or theft, call Virgin Mobile at 888-322-1122 to suspend your service. Step 2: Call eSecuritel Customer Care at 844-534-3097 to file a claim for all covered causes of loss.			
Claims must be reported within 60 days of the incident or loss.			
Date Issued: Enrollment date on file with Virgin Mobile USA			

WARNING: PURCHASING THIS COVERAGE MAY VOID OR LIMIT OTHER INSURANCE SUCH AS A HOMEOWNERS POLICY OR FIRE POLICY COVERING YOUR CONTENTS. PLEASE READ ANY SUCH POLICIES YOU HAVE.

REFER TO THE MASTER POLICY FOR THE ENTIRE CONTRACT WORDING. A COMPLETE COPY OF THE MASTER POLICY MAY BE VIEWED AT THE WEBSITE ADDRESS LISTED ABOVE.