

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
Enrollment Date: on file with Virgin Mobile USA	Email Address: 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 2 repair or replacements during rolling 12 months 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

Your policy is subject to the Washington Regulatory Surcharge (RCW 48.02.190). Please refer to either your billing statement or the Authorized Service Representative website to view a copy of the policy which shows the Regulatory Surcharge amount.

*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