

Wireless Phone Protection for Business

**Insurance Policy
Terms and Conditions**

Effective ~~07/22/21~~

**To view the Terms and Conditions
effective until 07/22/21, please visit
phoneclaim.com/verizon.**

**Not applicable in New York or to
New York customers**

asurion | verizon^v

Wireless Phone Protection for Business (WPP)¹

Monthly charge	\$7.25 Smartphones (Tier 1)* and Watches \$4.25 Smartphones (Tier 2),* Basic Phones and Tablets
Number of claims	Max of 3 insurance claims in 12 months (excluding cracked screen repair claims) Device claim maximum – \$400 or \$3,000, depending on device.
Coverage	Loss, theft, and damage
WPP Replacement deductibles	\$19/\$129/\$189/\$229/\$249, depending on device type
Cracked screen repair² deductible	\$29 (available for select smartphones and subject to parts availability)
Additional Information	
Cancellation policy	WPP automatically renews each month unless canceled, and is billed directly to your wireless account. You can cancel your coverage at any time and receive a prorated refund of your monthly fee.
Replacement devices	Claims may be fulfilled with new, refurbished, or remanufactured equipment and may be the same model or another model of like kind and quality. Replacement equipment may contain original or non-original replacement parts. Colors, features and accessory compatibility are not guaranteed.

* For information about your smartphone model Tier, see the "Deductible Amounts" table in this document, go to phoneclaim.com/Verizon or call 1.888.881.2622.

¹ Lost, stolen or damaged device replacements are provided by Wireless Phone Protection (WPP), which is insurance coverage underwritten in Georgia, by LM General Insurance Company (Boston, MA); in Indiana, by Indiana Insurance Company (Boston, MA); in New Jersey, by Liberty Mutual Mid-Atlantic Insurance Company (Boston, MA), and in all other states, Liberty Insurance Underwriters Inc. (New York, NY) or one of its insurance company affiliates; in Florida, WPP includes coverage for post-warranty defects (device replacement deductible and claim limit apply). Asurion Insurance Services, Inc. (in California, Agent License #0B35141; in Iowa, Agent License #1001000131), is the Agent and provides the claims servicing under this program.

Covered Equipment. The following accessories are covered at the time of loss: one standard battery (attached to the wireless device at the time of loss), and one standard home charger. In addition to the foregoing, the following accessories are covered for wearable devices: one standard wrist band (attached to device at time of loss) of like kind and quality to the band received at time of purchase (not to include bands purchased separate from the watch).

Replacement Devices. It is our goal to provide you with a replacement device that is the same color and has the same features, but this cannot be guaranteed. If the same make and model you claim is not available, a similar make and model will be substituted. Your replacement device could be new, refurbished, or remanufactured and may contain original or non-original replacement parts.

Cracked Screen Repair. Select smartphones that only have a cracked front screen are eligible; damage beyond that is not eligible for cracked screen repair. Subject to parts availability, in select locations, which are subject to change at any time. Availability of same-day repair depends on criteria such as claim approval time and technician availability. Repairs are performed by an Asurion-certified technician and come with a 12-month warranty. Visit phoneclaim.com/verizon to check current device eligibility. Eligibility for cracked screen repair will be determined at time of claim approval.

² Select smartphones that only have a front cracked screen are eligible; damage beyond this is not eligible for cracked screen repair. Subject to parts availability and available in select locations, which are subject to change at any time. Availability of same-day repair depends on criteria such as claim approval time and technician availability. Repairs are performed by an Asurion-certified technician and come with a 12-month warranty. Visit phoneclaim.com/verizon to check current device eligibility.

Just for Clarity

You don't need to purchase insurance coverage to activate your Verizon service. You may already have coverage under your homeowners insurance or other means. Unless otherwise licensed, Verizon sales representatives are not qualified or authorized to evaluate the adequacy of your existing insurance coverages. Questions regarding this program should be directed to Liberty Insurance Underwriters Inc.'s licensed agent, Asurion Insurance Services, Inc. at 1.888.881.2622. Once your eligibility is verified, the monthly fee will be added to your wireless bill.

New York Producer Compensation: Verizon Wireless Services, LLC ("Producer") has a limited license to sell wireless communications equipment insurance in New York (license #942643) and will be paid a portion of your monthly premium by Liberty Insurance Underwriters, Inc. ("Insurer"). The Producer will be compensated by the Insurer if you purchased the insurance. The Producer's compensation may vary based on the product you purchased. For more information about compensation, please ask your sales representative.

Any person who, knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information is guilty of insurance fraud. In Florida, such conduct is a felony of the third degree.

THE INSURANCE POLICY CONTAINS A MANDATORY BINDING ARBITRATION PROVISION THAT REQUIRES THE SUBMISSION OF ALL DISPUTES (EXCEPT WHERE EXPRESS STATE EXEMPTIONS ARE PROVIDED) TO ARBITRATION IN ACCORDANCE WITH THE PROVISIONS SET FORTH IN SECTION G.1. OF THE POLICY.

For Residents of California, Indiana, Maryland, and Illinois

Consumer hotlines in your state for the California Department of Insurance is 1-800-927-HELP (4357); for the State of Indiana Department of Insurance is 1-800-622-4461; and for the Maryland Department of Insurance is 1-800-492-6116. The Illinois Department of Insurance can be contacted by mail at 320 W. Washington St., Springfield, IL 62767, by phone at (877) 527-9431 or online at <https://mc.insurance.illinois.gov/messagecenter.nsf> (online form) or <https://insurance.illinois.gov/Complaints/PropertyCasualtyComplaintForm.pdf> (printable format).

For Washington residents only, we may change the insurance terms and conditions with at least 30 days' notice, and we may only cancel for the following reasons and notice: (i) 15 days for fraud or material misrepresentation in obtaining coverage or the presentation of a claim; (ii) 10 days for nonpayment; (iii) immediately for no longer having active service with Verizon or exhausting your aggregate claim limit; or (iv) 30 days based on a determination by Verizon or the Agent that the program should no longer be offered. We will not increase the premium or deductible or restrict coverage more than once in any 6 month period but will provide to each Washington policyholder a 30 day advance written notice of any premium or deductible increase.

Electronic Communications: If you have provided or in the future provide your email or other electronic address to Verizon, Asurion or its partners involved in administering this program may send you program Terms and Conditions and legal notices through electronic means. These communications will be sent to the last electronic address Verizon has on file, unless prohibited by state law. If an email address is not provided, this information will be mailed to you. Legal notices will not be sent to New York residents via email.

Your coverage applies to the device being used on your mobile number. If you change devices, your deductible or premium could change. Please see page 6 of this booklet for a sample list of devices.

TEXAS IMPORTANT NOTICE

To obtain information or make a complaint:

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at **1.800.252.3439**.

You may write the Texas Department of Insurance:

P.O. Box 149104

Austin, TX 78714-9104

Fax: 512.490.1007

Web: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

PREMIUM OR CLAIM DISPUTES: Should you have a dispute concerning your premium or about a claim, you should contact the agent or company first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

ATTACH THIS NOTICE TO YOUR POLICY: This notice is for information only and does not become a part or condition of the attached document.

WPP Replacement Deductible Amounts

for select devices:

This deductible schedule may be changed from time to time, as some devices may be moved to a different tier during the term of enrollment.

Smartphones (Tier 1) and Watches

Deductible	Sample of devices
\$19	No devices at this time
\$129	Apple® Watch Series 5 GPS + Cellular 40mm (Aluminum Case), Apple® Watch Series 4 GPS + Cellular 40mm (Aluminum Case), Apple® Watch SE (GPS + Cellular), Apple® iPhone® 5s, Apple® iPhone® 6, Apple® iPhone® 6s, Apple® iPhone® 7 (32 GB, 128 GB), Apple® iPhone® 8 (64 GB, 128 GB), Apple® iPhone® SE (2016), Apple® iPhone® SE (2020) (64 GB, 128 GB), Apple® Watch Series 3 GPS + Cellular (Aluminum Case), Google Pixel 3A, Google Pixel 3A XL, Kyocera DuraForce Pro 2, Samsung Gear S3, Motorola MOTO Z2 Play, Motorola MOTO Z3, Motorola MOTO Z4, Motorola ONE 5G UW, Samsung Galaxy A50, Samsung Galaxy A51 (4G LTE), Samsung Galaxy Watch, Samsung Galaxy Watch Active2
\$189	Apple® Watch Series 5 GPS + Cellular 44mm (Aluminum Case), Apple® iPhone® 6 Plus, Apple® iPhone® 6s Plus, Apple® iPhone® 7 (256 GB), Apple® iPhone® 7 Plus (32 GB, 128 GB), Apple® iPhone® 8 (256 GB), Apple® iPhone® 8 Plus (64 GB, 128 GB), Apple® iPhone® SE (2020) (256 GB), Apple® Watch Series 4 GPS + Cellular 44mm (Aluminum Case), Apple® Watch Series 6 GPS + Cellular (Aluminum Case), Google Pixel 2 (64 GB), Google Pixel (32 GB), Google Pixel 4A (5G), Google Pixel XL (32 GB), LG G5, LG G6, LG G7 ThinQ, LG V20, LG Velvet 5G, Motorola Droid Turbo 2, Motorola Moto Z2 Force, Samsung Galaxy A51 (5G), Samsung Galaxy S7, Samsung Galaxy S7 Edge, Samsung Galaxy S8, Samsung Galaxy S9
\$229	Apple® iPhone® 7 Plus (256 GB), Apple® iPhone® 8 Plus (256 GB), Apple® iPhone® X, Apple® iPhone® XR, Apple® iPhone® XS (64 GB, 256 GB), Apple® iPhone® XS Max (64 GB), Apple® iPhone® 11, Apple® iPhone® 11 Pro (64 GB, 256 GB), Apple® iPhone® 11 Pro Max (64 GB), Apple® iPhone® 12 Mini, Apple® iPhone® 12, Apple® iPhone® 12 Pro (128 GB, 256 GB), Apple® iPhone® 12 Pro Max (128 GB), Google Pixel 2 XL, Google Pixel 3, Google Pixel 3 XL, Google Pixel 4, Google Pixel 4 XL, Google Pixel 5, LG G8 ThinQ, LG V40 ThinQ, LG V60 ThinQ, Motorola Edge Plus, Samsung Galaxy A71 (5G), Samsung Note 10 (256 GB), Samsung Note 10+ (256 GB), Samsung Note 9, Samsung Note 20, Samsung Galaxy S10 (4G LTE), Samsung Galaxy S10+ (128 GB), Samsung Galaxy S10e, Samsung Galaxy S20, Samsung Galaxy S20 Fan Edition, Samsung Galaxy S21, Samsung Galaxy S8+, Samsung Galaxy S9+, Samsung Galaxy S10 5G (256 GB)

Smartphones (Tier 1) and Watches - Continued

Deductible	Sample of devices
\$249	Apple® iPhone® XS (512 GB), Apple® iPhone® XS Max (256 GB, 512 GB), Apple® iPhone® 11 Pro (512 GB), Apple® iPhone® 11 Pro Max (256 GB, 512 GB), Apple® iPhone® 12 Pro (512 GB), Apple® iPhone® 12 Pro Max (256 GB, 512 GB), Samsung Galaxy Z Fold2, Samsung Galaxy S10+ (512 GB), Samsung Galaxy S20+ 5G (128 GB), Samsung Galaxy S20 Ultra 5G (128 GB), Samsung Galaxy S21 Ultra 5G (128 GB), Samsung Note 10+ 5G (256 GB), Samsung Note 20 Ultra 5G

Basic Phones and Tablets (Tier 2)

Deductible	Sample of devices
\$19	Samsung Galaxy A10e, Samsung Galaxy J3 V, Samsung Galaxy J7 V, Kyocera Dura XV LTE, Jetpack MiFi6620L, Jetpack MHS900L, Jetpack MiFi8800L, Samsung Galaxy A20, LG K20 V, Motorola MOTO G7 Power, Gizmo Watch, Samsung Galaxy Tab A 8.0" (2019), Samsung Galaxy Tab A 8.4", Samsung Galaxy Tab E 8.0", Samsung Galaxy Tab E, Ellipsis 8 Tablet
\$129	Apple® iPad® 10.2" 32 GB (2019, 2020), Apple® iPad® 32 GB (2017), Apple® iPad® 9.7" 32 GB (2018), Samsung Galaxy Tab S5e 10.5", Samsung Galaxy Tab A 10.5"
\$189	Apple® iPad® 9.7" 128 GB (2018), Apple® iPad® 10.2" 128 GB (2019, 2020), Apple® iPad® 128 GB (2017), Apple® iPad® Air 16 GB, 32 GB (2013, 2014), Apple® iPad® Mini 16 GB, 64 GB, Samsung Galaxy Tab 4 64 GB
\$229	Apple® iPad® Pro 11", Apple® iPad® Pro 12.9, Apple® iPad® Pro 10.5", Apple® iPad® Pro 9.7", Apple® iPad® Mini 128 GB, Apple® iPad® Air 64 GB (2020), Apple® iPad® Air 128 GB, 256 GB, Samsung Galaxy Tab S6
\$249	No devices at this time

Cracked Screen Repair

Deductible	NOTE: Repair is available on select smartphones, subject to parts availability. To check availability, go to phoneclaim.com/Verizon.
\$29	
\$19	Multi-Device plans only

All deductibles are nonrefundable, and per approved claim.

If you don't see your device, go to phoneclaim.com/Verizon or call 1-888-881-2622.

\$69 deductible tier does not apply to any device models at this time but may be used in the future.

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Apple, Apple logo, iPad, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. All other trademarks, service marks, and product brands that appear herein are the property of their respective owners.

Wireless Communications Equipment Coverage Insurance Policy By: in Georgia, LM General Insurance Company, in Indiana, Indiana Insurance Company, in New Jersey, Liberty Mutual Mid-Atlantic Insurance Company, and in all other states, Liberty Insurance Underwriters Inc., or one of its insurance company affiliates.

WIRELESS COMMUNICATIONS EQUIPMENT COVERAGE INSURANCE POLICY

Various provisions in the policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

The words “we,” “us” and “our” refer to the insurer providing coverage, in Georgia: LM General Insurance Company, in Indiana: Indiana Insurance Company, in New Jersey: Liberty Mutual Mid-Atlantic Insurance Company, and in all other states: Liberty Insurance Underwriters Inc., or one of its insurance company affiliates.

The terms “you” and “your” mean, as the context requires, the First Named Insured or any Additional Insured or both.

The word “Agent” refers to Asurion Insurance Services, Inc.

The term “Authorized Service Center” means the service center providing repair and replacement services on our behalf.

The term “Wireless Service Provider” means Verizon Wireless, who is the First Named Insured, providing the Covered Property.

A. COVERAGE

In exchange for premium paid when due, we agree to provide the coverage as stated in the policy on a month to month basis, provided that any covered damage or loss to the Covered Property is sustained while your coverage is in effect.

1. Who Is Covered

a. First Named Insured

The First Named Insured is Verizon Wireless for its interest in Covered Property.

b. Additional Insureds

The First Named Insured has the right to request Additional Insured status for a customer for his or her interest in the Covered Property which he, she or it owns (references herein to “Insured” refer collectively to “First Named Insured” and “Additional Insured”). Requests for coverage for Additional Insureds are subject to our approval.

(1) Line Based Coverage provides coverage for Covered Property in use on a specific enrolled mobile number active on the account for wireless communication service with the Wireless Service Provider.

For devices with multiple-SIM capability, two (2) separate enrolled mobile numbers that are active on the account for wireless communication service with the Wireless Service Provider may be in use on the same Covered Property.

(2) Account Based Coverage provides coverage for Covered Property in use on the mobile numbers that (1) are active on the Additional Insured’s enrolled account for wireless communication service with the Wireless Service Provider; and (2) have been registered for coverage by the Additional Insured as described in Section A.2. below.

When an enrolled mobile number is removed from the Additional Insured’s account with the Wireless Service Provider, coverage ceases immediately for any Covered Property associated with that mobile number, unless the Covered Property has multiple-SIM capability and is also in use on a separate enrolled mobile number.

2. Covered Property

Covered Property means only the mobile wireless communications equipment as follows:

a. If you have subscribed to Line Based Coverage:

Covered Property means the wireless device owned by you for which: 1) the unique identification number (International Mobile Equipment Identity (IMEI)), Electronic Serial Number (ESN), or Mobile Equipment ID (MEID) of such wireless device is reflected in the records of the Wireless Service Provider at the time your coverage initially became effective; and 2) for which outgoing airtime usage has been logged with the Wireless Service Provider on the account after coverage became effective; unless you have logged outgoing airtime on a different wireless phone immediately prior to the time of loss, in which case such wireless device becomes the Covered Property so long as: i) such wireless device is owned by you and you provide us proof of ownership and ii) airtime usage was logged on such device on the account with the Wireless Service Provider immediately prior to the time of loss.

b. If you have subscribed to Account Based Coverage:

When you enroll in Account Based Coverage for Small / Medium Business, you receive the number of coverage slots (i.e., enrolled mobile numbers) that corresponds to the number of mobile numbers on your account, as indicated in the chart in section C.3. (“Limits of Liability”), each of which can be registered to one mobile number in use on your account with the Wireless Service Provider. To register one of your mobile numbers to an available coverage slot, you must register it with Asurion.

When you register a mobile number on an enrolled account under an available coverage slot, the device in use on the registered mobile number becomes

Covered Property so long as the device: a) is owned by you; b) the device's unique identification number (International Mobile Equipment Identity (IMEI), Electronic Serial Number (ESN), or Mobile Equipment ID (MEID)) is reflected in the records of the Wireless Service Provider; and c) outgoing airtime usage has been logged by the device with the Wireless Service Provider on your account after your account was enrolled in Account Based Coverage for Small / Medium Business. If you change the device in use in a coverage slot, the new device becomes the Covered Property in place of the previous device so long as the requirements of this paragraph are met. Devices that have been registered in a coverage slot, will remain in that slot for 12 months from the date of loss for Covered Property associated with that mobile number.

You may only register for the number of devices shown in the coverage slots column of the Limits Chart for the coverage tier for which you are enrolled (see the chart in Section C.3. ("Limits of Liability")). If you fill all of your available coverage slots, the Agent will contact you to discuss your options. Adding or removing mobile numbers to or from your account may change your total number of available coverage slots and your monthly premium. Please review the Verizon Device Protection Business Program brochure or contact Asurion or the Wireless Service Provider regarding your coverage or eligible mobile number registration.

c. The following applies to both Line Based Coverage and Account Based Coverage:

Covered Property includes an accessory used with the Covered Property at the time of loss, specifically: one (1) standard battery (attached to wireless device at time of loss); and one (1) standard home charger. In addition to the foregoing, accessories used with connected wearable devices that are Covered Property at the time of loss, include: one (1) standard wrist band (attached to the device at the time of loss) of like kind and quality to the band received at time of purchase (not to include bands purchased separately from the watch).

3. Coverage Period

Coverage is provided for the policy period shown in the Declarations subject to Section G.4.b.

4. Coverage Territory

We insure the Covered Property wherever it is located in the world.

We may require any claims occurring outside the United States or its territories to be processed in the United States.

5. Covered Causes of Loss

Covered Causes of Loss means risks of being lost, stolen or directly damaged, except as limited or excluded elsewhere in the policy.

In the State of Florida, the above paragraph A.5. is replaced in its entirety by the following:

5. Covered Causes of Loss

Covered Causes of Loss means risks of mechanical or electrical breakdown or being lost, stolen or directly damaged, except as limited or excluded elsewhere in the policy.

6. Property Not Covered

Covered Property does not include:

- a. Contraband or property in the course of illegal transportation or trade.
- b. Data, meaning information input to, stored on, or processed by the Covered Property. This includes documents, databases, messages, licenses, contact information, passwords, books, games, magazines, photos, videos, ringtones, music, and maps.
- c. Proprietary electronic devices included with automobile systems and any motor vehicle or watercraft original or after-market equipment or accessories, whether or not permanently installed, including any antenna or wiring.
- d. Property that has been entrusted to (including property in-transit) others for any service, repair or replacement, other than the Authorized Service Center or its designee.
- e. Nonstandard Software, meaning software other than Standard Software. "Standard Software" means the operating system pre-loaded on or included as standard with the Covered Property from the manufacturer.
- f. Wireless Equipment whose unique identification number (including serial number, ESN, MEID, IMEI or similar unique identification number) has been altered, defaced or removed.
- g. Nonstandard External Media, meaning physical objects on which data can be stored but which are not integrated components of the Covered Property required for it to function. This includes data cards, memory cards, external hard drives, and flash drives. Nonstandard External Media does not include Standard External Media. "Standard External Media" means physical objects on which data can be stored and that came standard in the original packaging with the Covered Property from the manufacturer but which are not integrated

components of the Covered Property required for it to function.

- h.** Any property you lease, rent or hold for others.
- i.** Any other equipment or accessories not described as Covered Property.
- j.** Batteries (unless otherwise covered as a covered accessory when part of a loss to other Covered Property).

In the State of Florida, the above paragraph A.6.j. is deleted in its entirety.

B. EXCLUSIONS

This insurance does not apply to loss or damage identified in any of the following or directly or indirectly caused by or resulting from any of the following:

1. Governmental Authority

Seizure or destruction of property by order of governmental authority.

2. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused. If physical loss or damage by fire ensues, we will pay only for such ensuing loss or damage.

3. War

- (a)** War, including undeclared or civil war;
- (b)** Warlike action by a military force; or
- (c)** Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

4. Delay, Loss of Use

Indirect or consequential loss or damage, including loss of use, interruption of business, loss of service, loss of market, loss of time, loss of profits, inconvenience or delay in repairing or replacing lost or damaged Covered Property.

5. Electrical and Mechanical Breakdown

Failure of Covered Property to operate due to a faulty part or workmanship or normal wear and tear when operated according to the manufacturer's instructions.

The above paragraph B.5. is deleted in Florida and not replaced.

6. Dishonest or Criminal Acts

Dishonest, fraudulent or criminal acts by you, any authorized user of the Covered Property, anyone you entrust with the Covered Property, or anyone else with

an interest in the Covered Property for any purpose, whether acting alone or in collusion with others.

7. Obsolescence

Obsolescence or depreciation.

8. Recall or Design Defect

- (a)** Manufacturer's recall; or
- (b)** Error or omission in design, programming or system configuration.

9. Cosmetic Damage

Cosmetic damage, however caused, that does not affect the manufacturer's intended use. This includes:

- (a)** Cracking, marring, or scratching.
- (b)** Change in color or other change in the exterior finish.
- (c)** Expansion or contraction.

10. Covered Under Warranty

Loss or damage that is covered under the manufacturer's warranty. In the event we have knowledge of a prior malfunction, proof of repair may be required before coverage for future claims is applicable.

11. Late Claims

Claims not reported as required by Section E.3. of the policy.

12. Programming, Repair Work

Programming, cleaning, adjusting, repairing, modifying, installing, servicing, maintaining, or performing any other work upon Covered Property.

13. Virus

Computer virus or any other malicious code or similar instruction that:

- (a)** Disrupts the normal operation of the Covered Property; or
- (b)** Results in destruction of or unsuitability of data or programs stored in the Covered Property.

14. Voluntary Parting

Voluntarily parting with Covered Property by an Insured or by any person entrusted with Covered Property, whether or not induced to do so by any fraudulent scheme, trick, device or false pretense.

15. Intentional Loss or Damage

Abuse, intentional acts, or use of the Covered Property in a manner inconsistent with the use for which it was designed, intended, or advised by the manufacturer or that would void the manufacturer's warranty.

16. Pollution

The discharge, dispersal, seepage, migration or escape of pollutants. Pollutants means any solid, liquid,

gaseous, or thermal irritant or contaminant including smoke, vapor, soot, fumes, acid, alkalis, chemicals, artificially produced electric fields, magnetic field, electromagnetic field, sound waves, microwaves, and all artificially produced ionizing or non-ionizing radiation and/or waste. Waste includes materials to be recycled, reconditioned or reclaimed.

17. Fees or Charges

Any fees or charges assessed by Verizon Wireless, whether the charges incurred are legitimate or fraudulent.

18. Failure to Mitigate

Failure to do what is reasonably necessary to minimize the loss and to protect the Covered Property from any further loss.

19. Vermin

Insects, rodents, or other vermin.

C. LIMITS OF INSURANCE

1. The most we will spend in any one occurrence to repair or replace Covered Property is either:

Limit of Insurance	Applies to Covered Property in Schedule
\$400	None
\$3,000	A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z, AA, BB, CC, DD, EE, FF, GG, HH, II, JJ, KK, LL, MM, NN, OO, PP, QQ, RR, SS, TT, UU, VV, WW, XX, YY, ZZ, AAA, BBB, CCC, DDD, EEE, FFF, JJJ, KKK, LLL

This Limit of Insurance applies separately to each claim.

2. When Line Based Coverage is chosen by the Additional Insured, each Additional Insured is limited to three (3) losses for lost, stolen or directly damaged, and unlimited cracked screen in any consecutive 12 month time period, including losses incurred during any prior consecutive policy period. When this limit is exhausted, coverage will cease immediately and we will notify the Additional Insured that coverage has ceased and no future premiums are due.

In the State of Florida, the above paragraph C.2. is replaced in its entirety by the following:

2. When Line Based Coverage is chosen by the Additional Insured, each Additional Insured is limited to three (3) losses for mechanical or electrical breakdown or being lost, stolen or directly damaged, and unlimited cracked screen losses in any consecutive 12 month time period, including losses incurred during any prior consecutive policy period. When this limit is exhausted, coverage will cease immediately and we will notify the Additional Insured that coverage has ceased and no future premiums are due.
3. When Account Based Coverage is chosen by the Additional Insured, the maximum number of losses in any consecutive 12 month time period, including losses incurred during any prior consecutive policy period, for each Additional Insured’s account is limited to the applicable aggregate limit as shown below and unlimited cracked screen losses:

Coverage Tiers based on Total Enrolled Mobile Numbers	Available Coverage Slots	Shared Claims
3-10	3	6
11-24	11	22
25-49	25	50

The applicable Aggregate Limit is determined based on the total number of enrolled mobile numbers on an Additional Insured’s account with the Wireless Service Provider at the time coverage for the Additional Insured begins. If during the coverage period, the Additional Insured adds or removes enrolled mobile numbers from their account with the Wireless Service Provider, the Aggregate Limit will automatically adjust after completion of each covered claim based on the total number of enrolled mobile numbers on their account immediately after completion of the claim. If the number of losses in the prior 12 month time period equals or exceeds the Aggregate Limit applicable after completion of the claim, coverage will cease immediately.

When this limit is exhausted, we will notify the Additional Insured that coverage has ceased and no future premiums are due.

D. DEDUCTIBLE

The Deductible is as follows:

Deductible	Applies to Covered Property in Schedule
\$19	A, F, S, X, BB, GG, KK, PP, TT, YY, CCC, HHH
\$29	LLL
\$129	B, G, T, Y, CC, HH, LL, QQ, UU, ZZ, DDD, III
\$189	C, H U, Z, DD, II, MM, RR, VV, AAA, EEE, JJJ
\$229	D, I, V, AA, EE, JJ, NN, SS, WW, BBB, FFF, KKK
\$249	E, W, FF, OO, XX, GGG

This deductible is non-refundable and is payable at the time a loss is approved by the Agent. This Deductible will apply to each filed and approved covered claim, and does not reduce the Limit of Insurance. Only an Insured may pay the Deductible.

E. INSURED'S DUTIES IN EVENT OF LOSS TO INSURED'S COVERED PROPERTY

In the event of loss or damage to Covered Property, the Insured presenting the claim must cooperate with us and see that the following are done:

1. Suspend Wireless Service

Suspend your wireless communication service, if applicable, as soon as possible if the Covered Property is lost or stolen.

2. Notify Police

If a claim involves a violation of law or any loss of possession, notify the police and obtain a police report or case number, the police station phone number, and the officer's name and badge number taking the report. If requested, provide a copy of the police report to Asurion Insurance Services, Inc. within 30 days of request.

3. Notify Agent, Give Description

Notify the Asurion Insurance Services, Inc. within 90 days of the time of loss.

Give a complete description of:

- a. The Covered Property, including make and model, wireless number, if applicable, and unique identification number (such as serial number, ESN, MEID, IMEI or similar unique identification number); and
- b. How, when and where the loss or damage occurred.

4. Protect

Take all reasonable steps to protect the Covered Property from further damage.

5. Permit Inspection

Permit us or our Agent to inspect the damaged property. If we request to evaluate your equipment failure prior to completion of your claim, we may require you to take the Covered Property to a specified location in your area, or send it to the Agent or Authorized Service Center at our expense.

6. Statement Under Oath

If requested by us or our Agent, submit to questioning under oath about a claim or other matter relating to the policy. In such event, the answers must be signed and may be recorded.

7. Proof of Loss and Ownership

If required, provide:

- a. Proof of ownership, such as a bill of sale, receipt, proof of purchase or warranty exchange.
- b. A signed, sworn proof of loss or damage containing the information we or our Agent request to settle the claim. We may require this statement to be notarized, for which you may incur a nominal fee.
- c. A copy of government-issued photo identification.
- d. Other records and documents that may be reasonably requested.

These records must be provided within 30 days after our request for the documentation.

8. Return of Damaged and/or Malfunctioning Covered Property

The Additional Insured is required to return the damaged property including, if coverage is provided under the policy, property that suffered mechanical and electrical breakdown, to the Authorized Service Center or other designated location. If the replacement equipment is sent to you, you will be provided a prepaid shipping label and envelope in which to return the damaged property.

Disposal of the damaged Covered Property other than by returning it to the Authorized Service Center, or other location designated by us, requires the prior consent of us or our Agent.

If the damaged Covered Property is not returned as directed within 15 days of the receipt of the replacement equipment, a Non-Return Fee as applicable to the model of Covered Property, not to exceed three hundred dollars (\$300) may be charged to the Additional Insured.

Any recovery of lost or stolen property will accrue entirely to our benefit.

9. Take Delivery

We may make available to you the approved replacement equipment for pick up at your Wireless Service Provider. We may also ship the approved replacement equipment through our Authorized Service Center directly to you within the United States for which you must be available to take delivery of the replacement equipment within 30 days of claim authorization. If you are not available at the time you agree to take delivery, you may be required to pay the costs of reshipping your replacement equipment.

F. OUR DUTIES IN EVENT OF LOSS

1. When We Repair or Replace

If a claim is made, we or Asurion Insurance Services, Inc. will notify the Insured of Asurion Insurance Services, Inc.'s assessment of the claim within 10 days after we or Asurion Insurance Services, Inc. receives all the information requested from the Insured presenting the claim.

Repair or replacement of the lost or damaged Covered Property will be done within 30 days after the Insured, or his or her designee has complied with all the terms of the policy, and we have agreed with the Insured about the repair or replacement.

Devices with multi-SIM capability can have multiple mobile telephone numbers for wireless communication services with the Wireless Service Provider on a single device. If the Covered Property has multiple-SIM capability, and you have more than two (2) enrolled mobile numbers in use on the Covered Property at the time of loss, you are eligible for only one (1) repair or replacement on one (1) enrolled mobile number in use on the Covered Property at the time of loss.

2. Our Options

At our option, we or the Authorized Service Center may repair the Covered Property with substitute parts or provide substitute equipment that:

- a. Is of like kind, quality and functionality;
- b. Is either new, refurbished or remanufactured, and may contain original or non-original manufacturer parts; and
- c. May be a different brand, model or color.

G. ADDITIONAL CONDITIONS

1. Arbitration Agreement

Please read this Arbitration Agreement carefully. It affects your rights. Most of your concerns about the policy can be addressed simply by contacting us at 1.888.881.2622. In the unlikely event we cannot resolve any disputes, including any claims under the policy, that you or we may have, **YOU AND WE AGREE TO RESOLVE THOSE DISPUTES THROUGH EITHER BINDING ARBITRATION OR SMALL CLAIMS COURT INSTEAD OF THROUGH COURTS OF GENERAL JURISDICTION. YOU AND WE AGREE THAT ANY ARBITRATION WILL TAKE PLACE ON AN INDIVIDUAL BASIS ONLY. YOU AND WE AGREE TO WAIVE THE RIGHT TO A TRIAL BY JURY AND TO PARTICIPATE IN CLASS ARBITRATIONS AND CLASS ACTIONS.**

Arbitration is more informal than a lawsuit in court. Arbitration uses a neutral arbitrator instead of a judge or jury. It has more limited discovery than in court and is subject to limited review by courts. Arbitrators can award the same damages and relief that a court can award.

For the purpose of this Arbitration Agreement, references to "we," "us" and "our" includes Liberty Insurance Underwriters Inc., our Agent, the First Named Insured and their respective parents, subsidiaries, affiliates, agents, employees, successors and assigns. The policy evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this Arbitration Agreement. This Arbitration Agreement shall survive the termination of the policy.

This Arbitration Agreement is intended to be interpreted broadly, and it includes any dispute: (1) arising out of or relating in any way to the policy or to the relationship between You and Us, whether based in contract, tort, statute, fraud, misrepresentation or otherwise; (2) that arose either before this Arbitration Agreement or policy was entered into by you and us or that arises after this Arbitration Agreement or policy is terminated; and (3) that currently is the subject of a purported class action litigation in which you are not a member of a certified class. Notwithstanding the foregoing, this Arbitration Agreement does not preclude you from bringing an individual action in small claims court or from informing any federal, state or local agencies or entities of your dispute. Such agencies or entities may be able to seek relief on your behalf.

If you or we intend to seek arbitration you and we must first send to the other a written Notice of Claim ("Notice") by certified mail. Your Notice to us should be addressed to: Legal Department, P.O. Box 110656, Nashville, TN 37222. The Notice must describe the dispute and state

the specific relief sought. If you and we do not resolve the dispute within 30 days of receipt of the Notice, you or we may initiate an arbitration proceeding with the American Arbitration Association (“AAA”). You can obtain the forms necessary to initiate an arbitration proceeding by visiting www.adr.org or by calling 1-800-778-7879. After we receive notice that you have commenced arbitration, we will reimburse you for payment of any filing fee to the AAA. If you are unable to pay a required filing fee, we will pay it if you send a written request by certified mail to: Legal Department, P.O. Box 110656, Nashville, TN 37222. The arbitration shall be administered by the AAA in accordance with the Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes (the “Arbitration Rules”) in effect at the time the arbitration is initiated and as modified by this Arbitration Agreement. You can obtain a copy of the Arbitration Rules by visiting www.adr.org or by calling 1-800-778-7879.

The arbitrator appointed by the AAA to decide the dispute is bound by the terms of this Arbitration Agreement.

All issues are for the arbitrator to decide, including the scope of this Arbitration Agreement, with the exception that issues relating to the enforceability of this Arbitration Agreement may be decided by a court. Unless you and we agree otherwise, any arbitration hearings will take place in the county or parish of your billing address. If your dispute is for \$10,000 or less, you may choose to conduct the arbitration hearings either by submitting documents to the arbitrator or by appearing before the arbitrator in person or by telephone. If your dispute is for more than \$10,000, the right to arbitration hearings will be determined by the Arbitration Rules. We will pay all filing, administration and arbitrator fees for any arbitration initiated pursuant to this Arbitration Agreement, unless your dispute is found by the arbitrator to have been frivolous or brought for an improper purpose under Federal Rule of Civil Procedure 11(b). In that case, the payment of such fees shall be governed by the Arbitration Rules.

At the conclusion of the arbitration hearings, the arbitrator shall issue a written decision which includes an explanation of the facts and law upon which the decision is based. If the arbitrator finds in your favor and issues a damages award that is greater than the value of the last settlement offer made by us or if we made no settlement offer and the arbitrator awards you any damages, we will: (1) pay you the amount of the damages award or \$7,500, whichever is greater; and (2) pay your attorney, if any, twice the amount of the attorney’s fees and the actual amount of any expenses reasonably incurred when pursuing your dispute in arbitration. You and we agree not to disclose any settlement offers to the arbitrator until after the arbitrator has issued the written decision. The

arbitrator may resolve any disputes regarding attorney’s fees and expenses either during the arbitration hearings or, upon request, within 14 days of the arbitrator’s written decision. While the right to the attorney’s fees and expenses discussed above is in addition to any right you may have under applicable law, neither you nor your attorney may recover duplicate awards of attorney’s fees and expenses. Although we may have the right under applicable law to recover attorney’s fees and expenses from you if we prevail in the arbitration, we hereby waive the right to do so.

To the extent either declaratory or injunctive relief is sought in the arbitration, such relief can be awarded only to the extent necessary to provide the relief warranted by a party’s individual claim. **YOU AND WE AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN AN INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING.** Unless you and we agree otherwise, the arbitrator may not consolidate the dispute of another person with your or our dispute and may not preside over any form of a representative or class proceeding. If this specific provision of this Arbitration Agreement is found to be unenforceable, then the entirety of this Arbitration Agreement shall be null and void.

2. Claim Authorization and Loss Payment

We or Asurion Insurance Services, Inc. has the right to settle the loss with the Insured or his or her designee. No claims will be accepted unless authorized by Asurion Insurance Services, Inc.

All repairs and replacements must be made by the Authorized Service Center, unless we or our Agent gives the Insured other specific directions. In no event will Insureds be entitled to reimbursement for any out-of-pocket expenses.

3. Cancellation

a. How An Additional Insured Cancels

An Additional Insured may cancel the coverage provided by notifying the Agent or First Named Insured who will advise the Agent.

b. How We Cancel

We may cancel the policy or change the terms and conditions only upon providing the First Named Insured and Additional Insured with at least thirty (30) days’ notice or other period as required by law unless we cancel for the following reasons:

- (1) We may cancel an Additional Insured under the policy upon fifteen (15) days’ notice or other period as required by law for discovery of fraud or

material misrepresentation in obtaining coverage or in the presentation of a claim thereunder.

- (2)** We may cancel an Additional Insured under the policy immediately or other period as required by law:
- (a)** for nonpayment of premium;
 - (b)** if the Additional Insured ceases to have an active service with the First Named Insured; or,
 - (c)** if the Additional Insured exhausts the Aggregate Limit of liability, if any, under the terms of the policy and we send notice of cancellation to the Additional Insured within thirty (30) calendar days after exhaustion of the limit. However, if notice is not timely sent, enrollment shall continue notwithstanding the Aggregate Limit of liability until we send notice of cancellation to the Additional Insured.

c. How First Named Insured Cancels

If the policy is cancelled by the First Named Insured, the First Named Insured shall mail or deliver written notice to each Additional Insured advising the Additional Insured of the cancellation of the policy and the effective date of cancellation. The written notice shall be mailed or delivered to the Additional Insured at least thirty (30) days prior to the cancellation.

d. How Notice of Cancellation is Provided

Notices made pursuant to Section G.3.b. and c. shall be in writing and include the actual reason for cancellation and the effective date of cancellation. The coverage will end on that date.

Notices may be mailed or delivered to the First Named Insured at its mailing address. Notices may be mailed or delivered to the affected Additional Insureds' last known mailing or electronic addresses on file with us.

We or the First Named Insured shall maintain proof of mailing in a form authorized or accepted by the United States Postal Service or other commercial mail delivery service. We or the First Named Insured may comply with Section G.3.b. and c. by providing such notice or correspondence to the First Named Insured or its Additional Insureds by electronic means. If accomplished through electronic means, we or the First Named Insured shall maintain proof that the notice or correspondence was sent.

The First Named Insured agrees to pay or act as delivery agent for notice of cancellation to all Additional Insureds.

e. Return Premiums, If Any

If the policy is canceled, any refunds due will be on a pro rata basis. The cancellation will be effective even if the refund has not been made or offered.

4. Eligibility

- a.** To be eligible for coverage you must 1. be a valid, active and current subscriber of the Wireless Service Provider or an approved user of a mobile number on a valid, active and current account with the Wireless Service Provider for which the account holder has authorized coverage; 2. not have engaged in fraud or abuse with respect to this or a similar communications equipment insurance program; and 3. not be in breach of any material term of the policy, including but not limited to failure to return damaged Covered Property when requested in conjunction with a loss.
- b.** If you request enrollment of coverage and your request is approved by us, your coverage is retroactive to the date of your application. The successful completion of a test call to the Covered Property may be required prior to our approval. Eligibility for enrollment after initial activation may be subject to limitations.

5. Changes

The First Named Insured, on its own behalf and on behalf of the Additional Insureds, is authorized to make changes in the terms of the policy with our consent. The policy's terms can be amended or waived only by endorsement issued by us and made a part of the policy.

If notice of such changes is mailed, proof of mailing will be sufficient proof of notice.

6. Concealment, Misrepresentation or Fraud

The policy is voidable in any case of fraud, intentional concealment or misrepresentation of a material fact, by either the First Named Insured or any Additional Insured or their designee at any time, concerning:

- a.** The policy;
- b.** The Covered Property;
- c.** The Insured's interest in the Covered Property; or
- d.** A claim under the policy; but only with respect to their coverage.

7. Conformity To Statute

We agree that any terms of the policy not in conformity with the statutes of the state in which the policy is issued are amended to conform to those applicable state statutes.

8. Benefit Only Available To Insureds

No person or organization, other than an Insured, will benefit from the insurance. We may provide you access to other limited benefits or services related to your Covered Property where available. These may include: property location or recovery services; data management or recovery services; equipment service and maintenance; reduced cost upgrade or purchase benefits or other services provided through your Wireless Service Provider or other authorized service facilities.

9. Legal Action Against Us

No one may bring a legal action against us under the policy unless:

- a. There has been full compliance with all the terms of the policy;
- b. The action is brought within 2 years after the Insured has knowledge of the loss or damage;
- c. The action is brought in compliance with Section G.1.

10. Liberalization

If we adopt any revision in the policy which would broaden the Coverage under the policy without additional premium within 60 days prior to or during the policy period, the broadened coverage will immediately apply to the policy.

11. Premiums

- a. The First Named Insured is responsible for the payment of all premiums.
- b. Within fifteen days after the end of each month, the First Named Insured:
 - (1) Will report to the Agent the total number of Covered Property units that were covered under the policy as of the last day of that month; and
 - (2) Will remit the monthly premium to us through the Agent based on that report.

For Line Based Coverage, the monthly premium will be calculated by multiplying the Monthly Premium Rate per unit of Covered Property by the total number of such units.

For Account Based Coverage, the monthly premium will be calculated by summing the applicable Monthly Premium Rates for accounts enrolled in Account Based Coverage.
- c. The First Named Insured may request that Additional Insureds be billed for the Monthly Premium Rate applicable to their Covered Property. If the First Named Insured provides monthly billing and collection services for the Agent, all funds collected by the First Named Insured are our property.

We may examine and audit the First Named Insured's books and records relating to such premium payments and reporting at any time during the policy period and up to three years afterward.

12. Transfer of Rights and Duties Under The Policy (Assignment)

No rights and duties under the policy may be transferred without our written consent.

13. Transfer of Rights of Recovery Against Others To Us (Subrogation)

If after we have made good the covered loss or damage, any Insured has rights to recover damages from another, and those rights are transferred to us to the extent of our cost of repair or replacement. The Insured must do everything necessary to secure our rights and must do nothing after loss or damage to impair them.

DISCLOSURE – TERRORISM RISK INSURANCE ACT

In accordance with the Terrorism Risk Insurance Act, including all amendments, ("TRIA" or the "Act"), we are required to provide you with a notice of the portion of your premium attributable to coverage for "certified acts of terrorism," the federal share of payment of losses from such acts, and the limitation or "cap" on our liability under the Act.

Disclosure of Premium: The Company has made available coverage for "certified acts of terrorism" as defined in the Act. If purchased, the portion of your premium attributable to coverage for "certified acts of terrorism" is shown in the Declarations, Declarations Extension Schedule or elsewhere by endorsement in your policy.

Federal Participation In Payment Of Terrorism Losses: If an individual insurer's losses from certified acts of terrorism exceed a deductible amount specified in the Act, the federal government will reimburse the insurer for the Federal Share of losses paid in excess of the deductible, but only if aggregate industry losses from such acts exceed the "Program Trigger". The Federal Share and Program Trigger: From Calendar Year 2021 through Calendar Year 2027, the Federal Share is 80% and the Program Trigger is \$200,000,000.

Cap On Insurer Participation In Payment Of Terrorism Losses: If aggregate insured losses attributable to "certified acts of terrorism" exceed \$100 billion in a calendar year and we have met our deductible under the Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. Nor shall Treasury make any payment for any portion of the amount of such losses that exceeds \$100 billion, and in such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

STATE CHANGES TO THE LIBERTY INSURANCE UNDERWRITERS INC. WIRELESS COMMUNICATIONS EQUIPMENT COVERAGE INSURANCE POLICY

This document summarizes state required changes to the Terms and Conditions of the Wireless Communications Equipment Coverage Insurance Policy ("Policy") for Liberty Insurance Underwriters Inc. in all states except the following: In Georgia, LM General Insurance Company; In Indiana, Indiana Insurance Company; In Louisiana, Liberty Personal Insurance Company; In New Jersey, Liberty Mutual Mid-Atlantic Insurance Company.

Cancellation

The states listed below required us to amend or add to certain provisions of the Policy related to cancellation by the insurer that are found in ADDITIONAL CONDITIONS 3.b. ("How We Cancel"). These required state amendments were either changes to the number of days' notice required to be given for particular reason(s) for cancellation or additional language to the provision. Each state's amendment is described below.

If your state is **NOT** listed, it did not amend ADDITIONAL CONDITIONS 3.b. and all reasons for cancellation and the required notices listed in ADDITIONAL CONDITIONS 3.b. apply to you as outlined in the Policy Terms and Conditions. If your state **IS** listed below, ADDITIONAL CONDITIONS 3.b. as outlined in the Policy Terms and Conditions applies to you with the below changes or additions incorporated into ADDITIONAL CONDITIONS 3.b.

Colorado, Connecticut, Kansas and Mississippi: We may cancel your coverage for nonpayment of premium with at least 15 days' notice.

Georgia, Hawaii, Illinois and Ohio: We may cancel or change the terms and conditions with at least 60 days' notice unless we cancel for other reasons set forth in the policy.

Idaho: You are entitled to reject changes to the terms and conditions and receive a pro-rata refund within 60 days' from our receipt of your notice.

Iowa: We will continue enrollment until 30 calendar days after notice of cancellation is provided to the Additional Insured if timely notice of cancellation was not sent following the Additional Insured's exhaustion of the Aggregate Limit of Liability.

Maryland: We may cancel or change the terms and conditions with at least 60 days' notice unless we cancel for other reasons set forth in the policy. We may cancel your coverage for nonpayment of premium with at least 10 days' notice. We

may cancel with at least 45 days' notice for fraud or material misrepresentation. We will send notice within 15 business days if the aggregate limit is exhausted. Notice will not be sent if substantially similar coverage has been obtained from another insurer without any lapse of coverage. The Wireless Service Provider must give 45 days' notice if it cancels.

Montana: We may cancel your coverage for nonpayment of premium with at least 10 days' notice.

Nebraska: We may cancel or change the terms and conditions with at least 60 days' notice unless we cancel for other reasons set forth in the policy. We may cancel your coverage for nonpayment of premium with at least 15 days' notice.

Nevada: We may cancel with at least 10 days' notice for fraud or material misrepresentation.

New York: We may cancel or change the terms and conditions with at least 60 days' notice unless we cancel for other reasons set forth in the policy. We may cancel your coverage for nonpayment of premium with at least 15 days' notice. We will send notice within 15 business days if the aggregate limit is exhausted. Notice will not be sent if substantially similar coverage has been obtained from another insurer without any lapse of coverage.

North Dakota: We may change the terms and conditions with at least 30 days' notice. If coverage has been in effect for less than 90 days, we may cancel for any reason with at least 10 days' notice or at least 30 days' for fraud or intentional misrepresentation. If coverage has been in effect for 90 days or more, we may cancel with at least 10 days' notice for nonpayment of premium, and at least 30 days' notice for: fraud or misrepresentation; actions that substantially increase or change the risk; refusal to eliminate known conditions that increase the potential for loss, after notification; substantial change in risk assumed, unless reasonably foreseen; our loss of reinsurance; or a determination by the insurance commissioner that the continuation of the coverage could place us in violation of North Dakota insurance laws. We may elect not to renew the policy with at least 60 days' notice. We will not mail or deliver notice of nonrenewal if you have obtained substantially similar coverage or accepted replacement coverage from another insurer.

Oregon: We may cancel or change the terms and conditions with at least 60 days' notice unless we cancel for other reasons set forth in the policy. We may cancel your coverage for nonpayment of premium with at least 15 days' notice.

Pennsylvania: We may cancel or change the terms and conditions with at least 60 days' notice unless we cancel for other reasons set forth in the policy. We may cancel your coverage for nonpayment of premium with at least 30 days' notice.

South Dakota: We may cancel or change the terms and conditions with at least 20 days' notice unless we cancel for other reasons set forth in the policy. We may cancel your coverage for nonpayment of premium or for fraud or material misrepresentation with at least 20 days' notice.

Utah: We may cancel with at least 30 days' notice for fraud or material misrepresentation in obtaining coverage or in the presentation of a claim thereunder.

Washington: We may cancel or nonrenew the policy or change the terms and conditions with at least 30 days' notice unless we cancel for other reasons set forth in the policy. We may cancel your coverage for nonpayment of premium with at least 10 days' notice. We may not increase premiums or deductibles or otherwise restrict coverage more than once in any 6 month period.

Wyoming: We may cancel your coverage for nonpayment of premium at least 10 days' notice. We may cancel immediately for fraud or material misrepresentation.

Arbitration

Certain states required us to amend or add to certain provisions found in ADDITIONAL CONDITIONS G.1. ("Arbitration Agreement") of the Policy as described below. If your state is not listed, it did not amend ADDITIONAL CONDITIONS G.1., and all of the provisions of ADDITIONAL CONDITIONS G.1. apply as outlined in the Policy Terms and Conditions.

Arkansas and South Dakota: In the event a dispute has arisen, arbitration is voluntary and nonbinding, resolved before a single Arbitrator, in your county or place of business, and governed by the American Arbitration Association ("AAA") in accordance with its Wireless Industry Rules and Procedures in effect at the time the arbitration is agreed to. (All other terms of Paragraph 1, G. ADDITIONAL CONDITIONS apply.)

District of Columbia, Kansas, Montana, Oklahoma, and Vermont: Arbitration is voluntary and non-binding provided you reject the arbitration decision in writing to us within forty-five (45) days of the decision. (All other terms of Paragraph 1, G. ADDITIONAL CONDITIONS apply.)

Georgia, Louisiana and Nevada: The "Arbitration Agreement" provision does not apply.

Kentucky, Maine and Wyoming: Arbitration is non-binding provided you reject the decision and file a legal proceeding in the appropriate federal, state or local court, based on the same issue and facts as raised by you in the arbitration proceeding within forty-five (45) days of the decision. Under no circumstances shall a legal proceeding be filed in a federal, state or local court until such time as both you and we first address our disagreement in an arbitration proceeding and obtain an arbitration award pursuant to this arbitration provision. (All other terms of Paragraph 1, G. ADDITIONAL CONDITIONS apply.)

Massachusetts: Arbitration is voluntary.

Missouri: Arbitration is voluntary. If you and we agree to arbitrate, then you and we agree that the resolution of the dispute will be governed by the Arbitration Agreement. (All other terms of Paragraph 1, G. ADDITIONAL CONDITIONS apply.)

Oregon: Arbitration is non-binding provided you reject the decision and file a legal proceeding in the appropriate federal, state or local court, based on the same issue and facts as raised by you in the arbitration proceeding within forty-five (45) days of the arbitrator's award. Under no circumstances shall a legal proceeding be filed in a federal, state or local court until such time as both you and we first address our disagreement in an arbitration proceeding and obtain an arbitration award pursuant to this arbitration provision. Any arbitration shall be administered in accordance with the Arbitration Rules unless any procedural requirement of the Arbitration Rules is inconsistent with the Oregon Uniform Arbitration Act in which case the Oregon Uniform Arbitration Act shall control. (All other terms of Paragraph 1, G. ADDITIONAL CONDITIONS apply.)

Washington: 1) Arbitration is non-binding provided you reject the arbitration decision in writing to us within forty-five (45) days of the arbitrator's award. Under no circumstances shall a legal proceeding be filed in a federal, state or local court until such time as both you and we first address our disagreement in an arbitration proceeding and obtain an arbitration award pursuant to this arbitration provision. 2) The following sentence is deleted from Paragraph 1, G. ADDITIONAL CONDITIONS: This policy evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this Arbitration Agreement. (All other terms of Paragraph 1, G. ADDITIONAL CONDITIONS apply.)

West Virginia: Arbitration is voluntary. Each party will select an arbitrator. The two arbitrators will select a third arbitrator. If they cannot agree upon the selection of a third arbitrator within 30 days, both parties must request the selection of a third arbitrator be made by a judge of a court having jurisdiction. A decision agreed to by any two will be binding. Payment of the arbitrator's fee shall be made by us if coverage is found to exist. If coverage is not found, each party will: (a) pay its chosen arbitrator; and (b) bear the other expenses of the third arbitrator equally.

Miscellaneous

Michigan: The following notice is required: This policy is exempt from the filing requirements of section 2236 of the insurance code of 1956, 1956 PA 218, MCL 500.2236.

