How do I cancel my coverage?

Mail a written request to: Cell Brokerage, LLC 9970 West Cheyenne Ave, Las Vegas, NV 89129 Call 1-866-664- 4747

Other material disclosures

 We will not cover loss or damage caused directly or indirectly by any of the exclusions listed in the complete Certificate of Coverage.
 PLEASEREAD THE COMPLETE COVERAGE CERTIFICATE 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 Certificate of Coverage visit www.cellbrokerage.com or call 1-866-664-4747.

- The communication device may be replaced with new or reconditioned equipment. Reconditioned equipment may have minor cosmetic flaws.
- This coverage may provide a duplicate of other sources of coverage. We
 recommend that you contact your insurance agent to determine if you have
 coverage under existing insurance policies you may own for your wireless device.
 The employee of the equipment vendor is not qualified or authorized to
 evaluate the adequacy of the purchaser's existing coverages unless
 otherwise authorized.
- This coverage is being provided by the New Hampshire Insurance Company, through Cell Brokerage, LLC. (WAAgentLicense#751019/In California, Agent License DBA Cell Insurance Services LLC #0G83985) For California consumers, the California Department of Insurance consumerhotlineis1-800-927-4357.

The customer is responsible for the cancellation of coverage, should device no longer be used. The customer may cancel the insurance at any time, and any unearned premium may be refunded in accordance with applicable law.

The wireless carrier is not responsible for your wireless device. This insurance coverage is not required for purchase or lease of electronics.

SUMMARY OF CERTIFICATE OF COVERAGE

The following is a copy of some terms contained in the Certificate of Coverage. You may obtain a complete copy of all coverage forms and any endorsements that apply by visiting www.cellbrokerage.com or by calling 866-664-4747.

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

CERTIFICATE of COVERAGE

This Certificate is attached to and made a part of a Master Policy #13548300 &13548302. The Named Insured shown below has coverage under this Master Policy.

Item 1. Named insured

Cell Brokerage 9970 West Cheyenne Avenue, Las Vegas, NV 89129.

Item 2. When coverage under the certificate is effective. Coverage under this Certificate is effective as shown in the Coverage Effective Date Endorsement attached to these Declarations.

For more information, talk to your Wireless Consultant, visit www.cellbrokerage.com or call 1-866-664- 4747.

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Item 3. Premiums

5 Peril	Equipment Category	Total [Enrolled] Wireless Devices	Monthly Premium For Enrolled Wireless Device
	Cell phone and	1	\$9.99
Complete	tablets for total	2	\$17.49
complete	devices/wireless	3	\$25.99
	numbers	4	\$32.99
		5	\$38.99
		6	\$43.99
		7	\$47.99
		8	\$53.99
		9	\$59.99
		10	\$64.99
3Peril	Equipment Category	Total [Enrolled] Wireless Devices	Monthly Premium For Enrolled Wireless Devices
	Cell phone and	1	\$7.99
Value	tablets for total	2	\$10.99
	devices/wireless	3	\$14.99
	numbers		* * * *
	namoers	4	\$16.99
	minoers	4 5	\$16.99 \$20.99
	numbers	4 5 6	
	Minocro	-	\$20.99
	minocis	6	\$20.99 \$23.99
	hanoets	6 7	\$20.99 \$23.99 \$25.99

Item 4. Coverage, Limits of Insurance and Deductible Type: Replacement

Limits: The limits and deductible are per the certificate in effect from time to time for the insurance afforded under the policy as more fully identified in the attached Schedule. The Coverage Option chosen below are available under this policy as shown in the applicable Coverage Certificate.

Deductible

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

Account Based Coverage Deductibles Applicable to all Replacements			
Tier 1	\$30.00		
Tier 2	\$50.00		
Tier 3	\$75.00		
Tier 4	\$149.00		
Tier 5	\$199.00		
Tier 6	\$249.00		

Specimen copies of the Forms referenced above are attached to this Certificate, or if not attached, are available at the following website <u>www.cellbrokerage.com or</u> may be obtained by calling 866-664-4747.

By signing below, the President and the Secretary of the Insurer agree on behalf of the Insurer to all the terms of this policy. The coverage is being provided by the New Hampshire Insurance Company.

1h 2. 044 PRESIDENT

andrew M. Holland



AUTHORIZED REPRESENTATIVE



Insurance Program

Value

✓ Accidental Damage

✓ Extended Manufacturer

Your choice of coverage:

Complete

- ✓ Accidental Damage
- ✓ Liquid Damage
- ✓ Extended Manufacturer
- Warı
- 🗸 Loss
- ✓ Theft



Why insure your device?

GRIP from Cell Brokerage, LLC is designed to give you peace of mind. By signing up now you can save time, money and hassle should your device be lost, stolenor accidentally damaged.

Check out the added benefits of GRIP Security:

- Use a text message to lock your phone remotely.*
- Manage and locate your mobile phone from the web by your phone's GPS*.

* On supported devices.

Frequently asked questions

How do I enroll? Visit us at www.cellbrokerage.com or call us at 866-664-4747.

When am I covered? Coverage is immediate when enrolled on the day of device purchase or the day the device passes a diagnostic test. Devices that are otherwise eligible but donot go through the diagnostic test will have a 30-day waiting period for coverage to apply.

What's covered? The program covers the handset or communication device you purchased from an authorized retailer from accidental damage, loss, theft and mechanical or electrical failure (after the manufacturer's warranty expires). Normal wear and tear and cosmetic damage to equipment is *not covered*.

How much will it cost? Monthly premiums for the first device are \$7.99 for Value and \$9.99 for Complete. You may insure up to 10 devices.

What are the claim limits? The mostwe will pay for any one loss is the original retail price for a device subject to a deductible.Limits are based on the number of devices enrolled. Insure up to 10 devices with a limit of 10 claims in a 12-month period. See complete details in the terms and conditions at www.cellbrokerage.com.

How fast will I get a replacement device?

All claims are processed in an expedited manner, your convenience is our top priority.

What is the deductible?

Your deductible will be tier-based on the retail price of the original device for which you make a claim. See the back of this brochure for deductibles that apply when a device is replaced. Please review the Certificate of Coverage for deductibles that apply when a device is repaired. The deductible must be paid before you receive your replacement device.

Will my coverage ever be terminated?

Coverage is terminated following non-payment of premium or upon reaching your maximum number of claims. Please review the Certificate of Coverage for full description of the circumstances under which coverage can be terminated.

Can I transfer coverage?

Yes. You must e-mail Cell Brokerage, LLC at info@cellbrokerage.com with your name, device phone number, new device make, new device phone serial/ESN/IMEI number. Transfer of coverage only applies if the original device is replaced by the manufacturer because of the original device defect or device upgrade. Only the device listed on the policy is covered under this coverage.

How do I file a claim?

File claims online or call

In the case of accidental damage, loss, theft or mechanical/ electrical failure after the manufacturer's warranty expires, we can provide simple and fast help. File a claim at www.cellbrokerage.com or call 866-664-4747. Claims must be reported within 60 days of the incident. Sworn proof of loss and proof of purchase must be provided.

Please have the following information ready:

- Proof of device purchase
- Your wireless device phone number
- The account holder's billing address
- Wireless device manufacturer/model and ESN/MEID
- Date, time, location and detailed description of the incident
- Police report number (if theft occurred)

Pay deductible & receive replacement device

If your claim is approved, a deductible will be collected based on the make and model of the device, ranging from \$30 to \$249. The deductible must be paid by credit card. Please keep the receipt, original box, manual and all packaging materials for warranty purposes. Your device will be made available as instructed during the claims process. Returning your original damaged device, regardless of the condition, is required. Failure to return your original device to Cell Brokerage, LLC may result in charges of up to the current retail value of the broken device or more in equipment and processing fees.