

Insurance - Total Defense Program

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

Insurance covers lost, stolen and accidental damage incidents. When combined with eSecuritel's Extended Warranty Agreement, it forms the complete Total Defense Program.

Certificate Declarations

This Certificate is attached to and made a part of Master Policy #11050978. The Named Insured shown below has coverage under this Master Policy.

Item 1. Named Insured:

Purchasers on file with the Communications Equipment Service Provider shown in Item 5
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. Coverage Period

Subject to Item 2 above, coverage under this Certificate is provided on a one (1) month prepaid basis.

Item 4. Premium

Premium for Coverage Provided under this Certificate: \$4.99 or \$8.99

Item 5. Communications Equipment Retailer

Name: RSA 1 Limited Partnership & Iowa RSA 2 Limited Partnership
d/b/a Chat Mobility

Address: 404 Howland Street
Emerson, IA 51533

Item 6. Authorized Representative

Name: eSecuritel Agency, LLC
Address: PO Box 03
Alpharetta, Georgia 30009
Phone: (888) 914-3478

Item 7. Limits of Insurance

Occurrence Limit of Insurance: \$1,500.00 per Occurrence for each Named Insured

Aggregate Limit of Insurance: \$3,000.00 per Named Insured or two (2) occurrences within a twelve (12) month period, whichever comes first.

Item 8. 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 – \$179.99	\$50.00
\$180.00 – \$249.99	\$75.00
\$250.00 – \$399.99	\$100.00
\$400.00 - \$549.99	\$150.00
\$550.00 - \$1,500.00	\$200.00

Item 9. Accessories

A. Accessories Included

1. Battery
2. Standard Wall Charger

B. Maximum retail value of Accessories: \$500.00

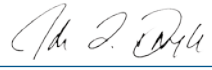
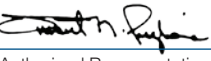
Item 10. Replacement Device

Maximum full retail value of replacement to be charged: \$1,500.00

Item 11. This Certificate consists of the following forms:

1. Certificate Declarations Form 101136 (09/11)
2. Certificate Conditions Form 101131 (09/11)
3. Communications Equipment Coverage Form 101124 (09/11)
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, www.esecuritel.com/chatmobility or may be obtained by calling this toll free number, (888) 914-3478. This coverage is being provided by New Hampshire Insurance Company.

 John Q. Doyle President	 Andrew Holland Secretary
	Authorized Representative

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 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/chatmobility or call (888) 914-3478.

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 Total Defense Program should be directed to eSecuritel at (888) 914-3478.

You are not required to purchase the Service Warranty Agreement to purchase the lost, stolen, and accidental coverage under the Total Defense Program. Contact Chat Mobility Customer Service Care at (800) 944-5526 to purchase the insurance separately.

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 currently own. 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.

A claim must be reported within 60 days from the date of the loss. You will have 60 days to provide all information requested for claim adjudication. If you don't take delivery of the replacement device within 60 days of claim approval, your claim will be forfeited. If payment isn't received within 10 days of the due date, your coverage may be cancelled.

You may cancel at any time by calling Chat Mobility Customer Care at (800) 944-5526. Any unearned premium will be refunded in accordance with applicable law.

The CA license number for eSecuritel Agency, LLC DBA eSecuritel Insurance Agency is 0H08204. For CA consumers, the California Department of Insurance consumer hotline is 1-800-927-HELP (4357). For MD consumers, the Maryland Insurance Administration toll-free consumer hotline number is 1-800-492-6116.

The Program is a replacement service provided to customers of Chat Mobility. This coverage is being provided by the New Hampshire Insurance Company, through eSecuritel Agency, LLC and is administered by eSecuritel Holdings, LLC.

eSecuritel Extended Warranty Agreement - Total Defense Program

eSecuritel's Extended Warranty Agreement covers incidents of malfunction after the expiration of the manufacturer's warranty. When combined with Insurance offered by New Hampshire Insurance Company, it forms the complete Total Defense Program.

Extended Warranty or Service Contract ("Agreement")

If you purchased your Wireless Device, as stated on the receipt, in CT, DC, FL, IN, LA, ME, MA, MI, NJ, NC, PA, RI, or SD, this Agreement is an extended limited warranty. Otherwise, it is a service contract. **THIS SERVICE WARRANTY AGREEMENT IS NOT A CONTRACT OF INSURANCE.**

Extended Warranty Coverage

Replacement of Wireless Device if, under normal conditions and use, the Wireless Device on record with eSecuritel fails to operate properly due to manufacturer's defects or workmanship after the expiration of the manufacturer's warranty.

Service Fee & Deductible

The service fee and per replacement deductible are based on the new retail price* of the model of your wireless device when initially purchased. The service fee is due in advance each month and will be added to your monthly wireless bill by eSecuritel. The deductible is per replacement and is non-refundable.

Non-Discounted, Non-Subsidized Retail Price*	Monthly Service Fee
\$0 – \$179.99	\$0.96
\$180.00 – \$249.99	\$0.96
\$250.00 – \$399.99	\$0.96
\$400.00 - \$549.99	\$0.96
\$550.00 - \$1,500.00	\$1.00

Term Period

If you select coverage after the Point of Sale, no claims may be made for losses occurring during the first 30 days following enrollment. Please note that your device must be fully operational and have no damage in order to still be eligible for coverage.

Coverage Limitations

\$1,500.00 per claim; two (2) claims within a twelve (12) month period.

Purchaser & Seller

The Purchaser ("Subscriber") of this Agreement is the owner of the covered equipment. The Seller of this Agreement is listed on your receipt.

Service Warranty Provider & Administrator

All States except FL, OK & WA

eSecuritel Holdings, LLC
P.O. Box 03
Alpharetta, GA 30009

Washington

Dealers Alliance Corporation
3518 Riverside Drive
Upper Arlington, OH 43221

Florida & Oklahoma

Lyndon Southern Insurance Company
10151 Deerwood Park Boulevard
Building 100, Suite 330
Jacksonville, FL 32256

Other Material Disclosures

- This brochure contains a summary of information regarding the eSecuritel Service Warranty Agreement and is not a full and complete version. Some provisions may differ by state based upon applicable state law. PLEASE READ THE COMPLETE SERVICE CONTRACT OR EXTENDED LIMITED WARRANTY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES, AND WHAT IS AND IS NOT COVERED. For more information or to obtain a complete copy of this Agreement, visit www.esecuritel.com/chatmobility or call (888) 914-3478.
- The obligations of eSecuritel under this Agreement are backed by the full faith and credit of eSecuritel's parent company Brightstar Corp. (9725 NW 117th Ave, #300, Miami, FL 33178 (305) 421-6000) except in the states listed below where the obligations are insured pursuant to a service contract reimbursement insurance policy issued to eSecuritel. If eSecuritel does not perform its obligations hereunder within sixty (60) days after the Subscriber files a claim with eSecuritel, the Subscriber is entitled to file a claim directly with insurer indicated for the customer's state at the below address.
 - GA: Insurance Company of the South, 10151 Deerwood Park Blvd, Bldg. 100 Ste. 330, Jacksonville, FL 32256 (1-800-888-2738)
 - CA, WA & WI Customers: Dealer Assurance Company, 3518 Riverside Drive, Upper Arlington, OH 43221 (1-800-282-8913)
 - CT, FL, OK, and UT Customers: Lyndon Southern Insurance Company of the South, 10151 Deerwood Park Blvd, Building 100, Ste 330, Jacksonville, FL 32256 (1-800-888-2738)

- You are not required to purchase this Agreement to purchase products or services from Chat Mobility. This coverage may provide a duplicate of other sources of coverage.
- You may cancel this Agreement at any time by calling Chat Mobility at (800) 944-5526. Any unearned Service Fees will be refunded in accordance with applicable law.
- If you reside in Washington, the limit to the number of claims allotted under this Extended Warranty Agreement is not applicable.

Insurance - Protect Plus Program

Insurance under the Protect Plus Program covers lost, stolen, burnt, bent (such as the circuit board is broken, or snapped in half), and battered beyond recognition (such as the phone is smashed to pieces).

Handset Insurance Program Highlights

This Program provides replacement handset service to RSA 1 Limited Partnership & Iowa RSA 2 Limited Partnership d/b/a Chat Mobility customers enrolled as certificate holders under Master Policy No. IM 5470998-00. This coverage is being provided by the Zurich American Insurance Company through eSecuritel Agency, LLC and is administered by eSecuritel Holdings, LLC.

Insurer:

Name: Zurich American Insurance Company
Address: 1400 American Lane
Schaumburg, IL 60196
Phone: 1-800-382-2150

Named Insured:

Name: RSA 1 Limited Partnership & Iowa
RSA 2 Limited Partnership d/b/a Chat Mobility

Address: 404 Howland Street
Emerson, IA 51533

Phone: (800) 944-5526

Authorized Representative

Name: eSecuritel Agency, LLC
Address: PO Box 03
Alpharetta, Georgia 30009
Phone: (888) 914-3478

Other Material Disclosures

This brochure contains a summary of information regarding the Protect Plus 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 VISIT www.esecuritel.com/chatmobility TO VIEW THE COMPLETE INSURANCE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES, AND WHAT IS AND IS NOT COVERED.

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 Protect Plus Program should be directed to eSecuritel at (888) 914-3478.

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 already own. 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 are not eligible for the Protect Plus Program if you have completed 2 claims within the past 12 months.

A claim must be reported within 60 days from the date of the loss. You will have 60 days to provide all information requested for claim adjudication. If you don't take delivery of the replacement device within 60 days of claim approval, your claim will be forfeited. If payment isn't received within 10 days of the due date, your coverage may be cancelled.

You may cancel at any time by calling Chat Mobility Customer Service at (800) 944-5526. Any unearned premium will be refunded by Chat Mobility in accordance with applicable law.

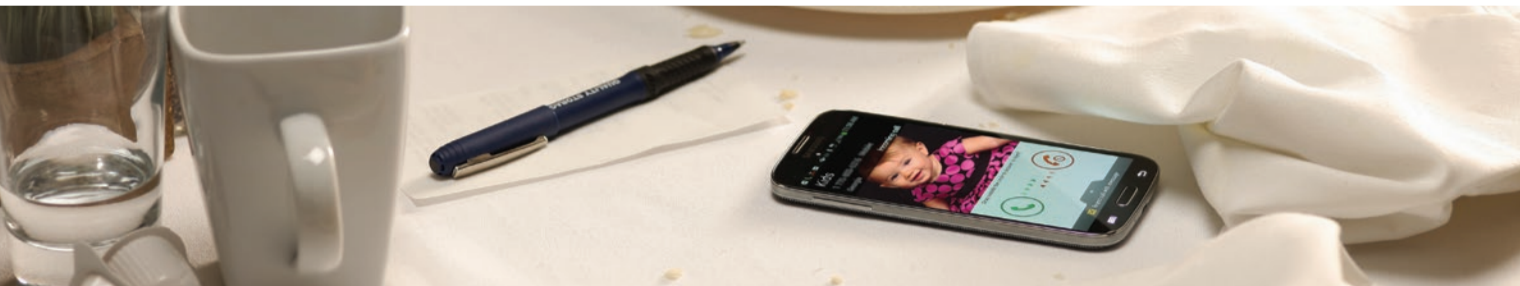
The CA license number for eSecuritel Agency, LLC DBA eSecuritel Insurance Agency is 0H08204. For CA consumers, the California Department of Insurance consumer hotline is 1-800-927-HELP (4357). For MD consumers, the Maryland Insurance Administration toll-free consumer hotline number is 1-800-492-6116.

Disclaimer: This is intended as a general description of handset insurance to qualified customers, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product. The insurance policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverage and does not revise or amend the policy. Zurich in North America does not provide nor is affiliated with the other services provided as part of the offering.


a Brightstar company

TOTAL DEFENSE PROGRAM





Protect Your Mobile Life with Total Defense

Never get stuck waiting on a replacement device again. The Total Defense Program is your complete protection option, designed with all of life's unexpected moments in mind. Coverage includes:

- Loss
- Theft
- Accidental Damage
- Liquid Damage
- Malfunction (after the manufacturer's warranty)

TOTAL DEFENSE PROGRAM

Retail Value	\$0 - \$179.99	\$180.00 - \$249.99	\$250.00 - \$399.99	\$400.00 - \$549.99	\$550.00 - \$1,500.00
Monthly Premium ^{1, 2}	\$5.95	\$5.95	\$5.95	\$5.95	\$9.99
Deductible	\$50.00	\$75.00	\$100.00	\$150.00	\$200.00

¹Your 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. ²The deductible must be paid before you receive your replacement equipment and is non-refundable.

What's Covered?	Our comprehensive program covers an impressive range of incidents including: loss, theft, accidental damage, and malfunction (after the manufacturer's warranty).
What's Not Covered?	While our program covers more than you can imagine, there are a few exceptions. Any normal wear and tear, pre-existing flaws, or cosmetic damage is not covered. Have questions or need more details? Your policy and extended warranty terms & conditions have the full details on what can and can't be reported.
When am I Covered?	Coverage starts as soon as you enroll at the store. Or, if you need a little time to think it over, enroll any time after your purchase and coverage will start in 30 days. Please note that your device must be fully operational and have no damage in order to still be eligible for coverage. You are eligible to file malfunction claims 365 days (12 months) after (1) your initial purchase date or (2) the date your original manufacturer's warranty expires, whichever comes first.
How will I be Billed?	Our low premiums are designed to provide coverage for anyone on a budget. This will appear on your monthly Chat Mobility statement.
What are the Claim Limits?	Our program allows a total of 2 replacements within a rolling 12-month period. The plan allows for \$1,500 per claim. However, if you exhaust your limit under the Insurance portion of the program, we have the right to cancel your program and no additional Insurance or Extended Warranty coverage will be provided after the claim limit exhaustion date.
What Type of Replacement Equipment will I Receive?	Replacements are often new but on occasion may be reconditioned. While reconditioned equipment looks and functions just like new, it may have minor cosmetic flaws and contain non-original manufacturer parts and accessories. If the exact make and model is not available, your replacement will be of like kind and quality.
How do I Cancel?	We give you freedom of choice with the option of cancellation at any time. Call Chat Mobility Customer Care at (800) 944-5526 for assistance from a representative. You may receive a refund according to applicable law.

The Total Defense Program combines our insurance and service warranty offerings. Visit www.eSecuritel.com/chatmobility for our Privacy Statement and your complete Insurance Policy and Service Warranty Agreement to determine your rights, duties, and exclusions.

You Could Save

\$549.⁹⁹ Retail Price
 - \$71.⁴⁰ 1 Year Premium
 - \$150.⁰⁰ Deductible
\$328.59

SAVE*
60%

*Savings may vary depending on your program or device. This savings is based off a device with a retail value of \$549.99. **Savings based on placing one approved claim (allotted 2) in a 12 month period.

FILING A CLAIM IS EASY

- 1
Call the eSecuritel Customer Care Center at **(888) 914-3478**
- 2
Pay a One-Time Deductible
- 3
Receive Your Replacement!

For a full list of details and claim qualifications, visit <http://esecuritel.com/chatmobility/HowitWorks/Claims.aspx>

Note: The Total Defense Program is a combination of our insurance and service warranty offerings. To purchase our Insurance plan separately, please call Chat Mobility Customer Care at (800) 944-5526. The premium for exclusive insurance coverage is shown in Certificate Item 4 on the back.

CHOOSE TOTAL DEFENSE

PROTECTS AGAINST:

- Loss
- Theft
- Accidental Damage
- Non-Repairable Damage
- Malfunction

Gain Peace of Mind with Protect Plus

Protect your phone from loss, theft, and non-repairable damage with the Protect Plus Program. Our easy claims process ensures you'll always get your replacement device quickly and conveniently.

PROTECT PLUS PROGRAM

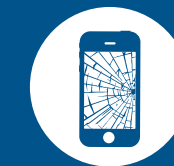
Retail Value	\$0 - \$499.99	\$500.00 - \$1,000.00
Monthly Premium ^{1, 2}	\$4.99	\$5.99
Deductible	\$100.00	\$200.00

¹Your 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. ²The deductible must be paid before you receive your replacement equipment and is non-refundable.

What's Covered?	The Protect Plus program covers the basics, including: loss and theft. It also covers the non-repairable types of damage not included under your manufacturer's coverage, such as: burnt, bent, and battered beyond recognition.
What's Not Covered?	While our program covers more than you can imagine, there are a few exceptions. Any normal wear and tear, pre-existing flaws, or cosmetic damage is not covered. Have questions or need more details? Your policy has the full details on what can and can't be reported.
When am I Covered?	Coverage starts as soon as you enroll at the store. Or, if you need a little time to think it over, enroll any time after your purchase and coverage will start in 30 days. Please note that your device must be fully operational and have no damage in order to still be eligible for coverage.
How will I be Billed?	Our low premiums are designed to provide coverage for anyone on a budget. This will appear on your monthly Chat Mobility statement.
What are the Claim Limits?	The Protect Plus Program allows 2 replacements within a rolling 12 month period for your coverage plan: loss, theft, and non-repairable* damage. The plan also allows \$1,000 per claim. *Non-repairable constitutes as the types of damage not included in your manufacturer's coverage, such as: burnt, bent, and battered beyond recognition.
What Type of Replacement Equipment will I Receive?	Replacements are often new but on occasion may be reconditioned. While reconditioned equipment looks and functions just like new, it may have minor cosmetic flaws and contain non-original manufacturer parts and accessories. If the exact make and model is not available, your replacement will be of like kind and quality.
How do I Cancel?	We give you freedom of choice with the option of cancellation at any time. Call Chat Mobility Customer Care at (800) 944-5526 for assistance from a representative. You may receive a refund according to applicable law.

Visit www.eSecuritel.com/chatmobility for our Privacy Statement and your complete Insurance Policy to determine your rights, duties, and exclusions.

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

<http://eSecuritel.com/chatmobility>

(888) 914-3478