

## Certificate Declarations

This Certificate is attached to and made a part of Master Policy #10467563 (monthly), #11050963 (annually) and #11050983 (bi-annually). The Named Insured shown below has coverage under this Master Policy.

### Item 1. Named Insured:

Purchasers on file with the Communications Equipment Retailer shown in Item 5  
Named Insured mailing address:  
On file with Communications Equipment Retailer

### 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, a twelve (12) month prepaid basis, or twenty-four (24) month prepaid basis.

### Item 4. Premium

Premium for Coverage Provided under this Certificate: \$6.99 or \$10.99 monthly; \$83.88 or \$131.88 annually; or \$167.76 or \$263.76 for bi-annually.

### Item 5. Communications Equipment Retailer

Name: Russell Cellular, Inc.  
Address: 5624 S. Highway FF  
Battlefield, MO 65619

### Item 6. Authorized Representative

Name: eSecuritel Agency, LLC  
Address: PO Box 03  
Alpharetta, Georgia 30009  
Phone: (877) 778-8880

### Item 7. Limits of Insurance

Occurrence Limit of Insurance:  
\$1,000.00 per Occurrence for each Named Insured

Aggregate Limit of Insurance: \$2,000.00 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 - \$249.99	\$50.00
\$250.00 - \$399.99	\$100.00
\$400.00 - \$599.99	\$150.00
\$600.00 - \$899.99	\$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: \$1,000.00

### Item 11. This Certificate consists of the following forms:

1. Certificate Declarations Form 108116 (09 11)
2. Certificate Conditions Form 108115 (09/11)
3. Communications Equipment Coverage Form 101123 (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/russellcellular](http://www.esecuritel.com/russellcellular) or may be obtained by calling this toll free number, (877) 778-8880. By signing below, the President and the Secretary of the Insurer agree on behalf of the Insurer to all the terms of this Policy. This coverage is being provided by New Hampshire Insurance Company.

## Other Material Disclosures

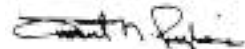
This brochure contains a summary of information regarding the Program. In addition, this program may change or be modified during your term. We will not cover loss or damage caused directly or indirectly by any of the exclusions listed in the complete Insurance Policy. PLEASE READ THE COMPLETE INSURANCE 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/russellcellular](http://www.esecuritel.com/russellcellular) or call (877) 778-8880.



John Q. Doyle  
President



Andrew Holland  
Secretary

  
Authorized Representative

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 Russell Cellular Handset Protection Program should be directed to eSecuritel at (877) 778-8880.

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.

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 do not 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. The occurrence and aggregate limits of insurance are inclusive of the maximum retail value of accessories. You may cancel at any time by calling Customer Care at (877) 751-3042. Any unearned premium will be refunded in accordance with applicable law.

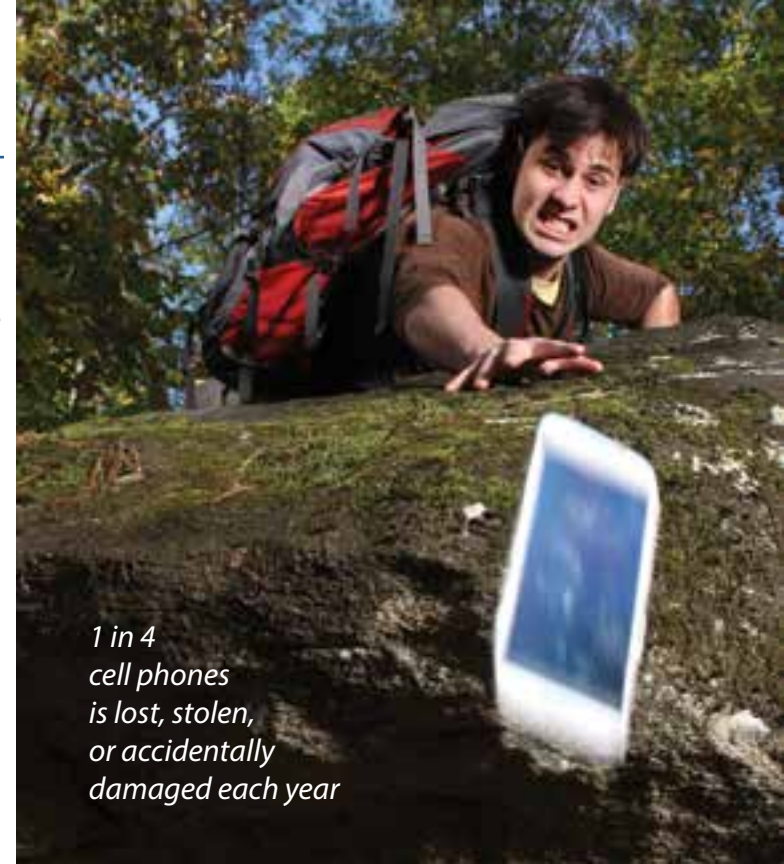
You may cancel at any time by calling (877) 778-8880 or writing eSecuritel Cancellation Dept., P.O. Box 03, Alpharetta, GA 30009. Any unearned premium will be refunded in accordance with applicable law.

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 Russell Cellular. This coverage is being provided by the New Hampshire Insurance Company, through eSecuritel Agency, LLC and is administered by eSecuritel Holdings, LLC.

### Electronic Communications

If you have or in the future provide your email or other electronic address to eSecuritel and its partners involved in administering this program, we may communicate program information and legal notices with you through electronic means to the last address we have on file.



1 in 4  
cell phones  
is lost, stolen,  
or accidentally  
damaged each year

HANDSET PROTECTION  
PROGRAM

russell·cellular

 eSecuritel™  
a Brightstar company

## Why sign up?

The Russell Cellular Handset Protection Program is your total protection option, designed to give you peace of mind. So when you accidentally leave your phone on the hood of your car or your dog turns your smartphone into a chew toy, we've got you covered.

Sign up today to avoid the price tag and headache that comes with a lost, stolen, damaged or malfunctioning phone. The chart below shows you just how much you could save with our Russell Cellular Handset Protection Program!

Retail Price	Savings <small>Retail Price - (1 yr. Premium + Deductible)</small>
\$240.00	\$106.12
\$400.00	\$166.12
\$650.00	\$318.12

**SAVE\***  
**65%**

\*Savings may vary depending on your program or device.

\*\*Savings based on placing only one approved claim (allotted two) in a 12 month period.

## What Should I do if I Change My Device?

Switching coverage to another phone is easy:

**STEP 1** Call eSecuritel at (877) 778-8880 to update your profile with your new device.



**STEP 2** Provide Proof of Purchase



Call (877) 778-8880 for more information on device eligibility and making the switch.

When Stuff Happens ...  
**We've Got You Covered** <sup>SM</sup>



## Russell Cellular Handset Protection Program

Retail Value	<= \$249.99	\$250.00 - \$399.99	\$400.00 - \$599.99	> \$600.00
Monthly Premium	\$6.99	\$6.99	\$6.99	\$10.99
12 Months Paid Up Front	\$83.88	\$83.88	\$83.88	\$131.88
24 Months Paid Up Front	\$167.76	\$167.76	\$167.76	\$263.76
Deductible	\$50	\$100	\$150	\$200

Your 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. The deductible must be paid before you receive your replacement equipment and is non-refundable. All costs, charges and fees are subject to applicable taxes.

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 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. Need a moment to think it over? Enrollment is only available for 14 days after the point of purchase, so be sure to act quickly! Coverage will start 30 days after signup. 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 charge will appear on your credit card statement.
What are the Claim Limits?	Our program allows 2 replacements within a rolling 12 month period. The plan also allows \$1,000.00 per claim.
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 eSecuritel Customer Care at (877) 778-8880 for assistance from one of our Reps. You may receive a refund according to applicable law.

Visit [www.eSecuritel.com/russellcellular](http://www.eSecuritel.com/russellcellular) for our Privacy Statement and your complete Insurance Policy to determine your rights, duties, and exclusions.

## How do I report a Claim?

Filing a claim with eSecuritel is easy. Follow our 3 step process to get your claim resolved quickly and efficiently.

**STEP 1** Call eSecuritel at (877) 778-8880



**STEP 2** Pay a One-Time Deductible



**STEP 3** Receive Your Replacement!



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



1836-RSL-eSec-02/15

**eSecuritel** <sup>TM</sup>  
a Brightstar company

<http://esecuritel.com/russellcellular>

(877) 778 - 8880