

## Protect Yourself Today!

One quick call to the Nextel Customer Care Department is all it takes to protect your investment. To activate Direct Protect, just dial Nextel toll-free at 1-800-639-6111 or 611 from your Nextel Phone. Billing will begin once your account status is verified by a Nextel Customer Care Representative. Coverage begins immediately after the first verifiable call you make after insuring your phone. If you have questions about the insurance program, please call The Signal toll-free at 1-888-352-9182.

Direct Protect<sup>SM</sup> is underwritten by the member companies of Assurant Group. This coverage is provided nationwide and you can be rest assured of personal attention and fast service no matter where you travel with your phone.

*So call today and get the coverage you need from The Signal.*

A Service Provided by



for the Customers of:

**NEXTEL**<sup>®</sup>

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**Assurant Group** Underwritten by: Member Companies of Assurant Group.

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**DIRECT  
PROTECT<sup>SM</sup>  
FROM  
THE SIGNAL<sup>®</sup>**

Insurance  
Protection  
for your  
Nextel Phone

**DIRECT PROTECT<sup>SM</sup>**

**D I R E C T P R O T E C T<sup>SM</sup>**

## Why Special Insurance For Your Nextel Phone?

The Signal<sup>®</sup> estimates that more than **5 Million** wireless phones will be reported stolen this year! And many more will be lost or damaged. Without the proper coverage, you could pay more than your original investment for the repair or replacement of your Nextel phone. Most traditional insurance policies don't cover wireless equipment. If they do, they are usually very expensive with a deductible that can be much more than the cost to replace or repair your phone. That's why so many wireless customers are taking advantage of Direct Protect, insurance protection for your Nextel phone. Direct Protect gives you the comprehensive coverage you need. This unique insurance is available by special arrangement to Nextel customers through The Signal.

*The Signal has been administering wireless insurance for over 15 years... our experience makes a difference!*

## Theft, Loss or Damage – You're Covered!

Direct Protect is specifically designed to protect your Nextel phone. This comprehensive incident driven protection will cover your equipment from any physical damage or loss due to theft, vandalism, fire, lightning, water and other causes as described by the policy. This insurance protection will replace your equipment with the same model you had. If your equipment has been discontinued or is unavailable, then you will receive a model of like kind and quality.

## What's Covered?

Mobile Phones and Portable Phones\*\*, Direct Protect will protect them! The insurance coverage for mobile and portable phones will protect the original Nextel equipment package purchased.

## Great Coverage For Only \$4.95.

To make things easy for you, the monthly premium listed below will be added to your monthly Nextel statement. With all that could happen to your Nextel phone, there really isn't a better or more cost effective way to protect your wireless phone.

EQUIPMENT TYPE	MONTHLY PREMIUM	DEDUCTIBLE PHYSICAL DAMAGE, LOSS OR THEFT
Wireless Phone**	\$4.95	\$35*

Non-Returned Damaged Direct Protect Units to The Signal after claim authorized: A \$50 fee or higher may apply.

\*\$100 in NY, FL, MI, NJ, PA, CT, TX, IN, MO, MS, CO, TN, DE, IL, MA, RI and GA for Blackberry, i95cl, i730 and i830 units.

\*\*Certain models not eligible for Direct Protect including p280, v60, Special & Limited Edition models.

## Making A Claim Is Quick & Easy!

The Signal makes the claim process quick and easy. Just file a claim within 90 days\* of the incident occurring and we'll help you with the claim procedures. Your phone is usually replaced within 3-5 business days after authorization. The 3-5 business days time period depends on equipment availability.

### Here's What You Need to File a Claim:

To process your claim on the first call to The Signal, please review the information listed below before calling The Signal. If you do not have a particular item, the processing of your claim will be delayed.

1. The person calling The Signal to file the claim must be listed on the account.
2. Make sure you know the manufacturer and model name or number of your Nextel phone.
3. Please have your Nextel account number and the IMEI number for your Nextel phone.
4. If your Nextel phone has been lost or stolen, you must have a police report number to file your claim.
5. If insured model phone on record at Nextel differs from the claimed model phone, a Proof of Purchase Receipt may be required.

### For Lost or Stolen Phones:

1. Report the incident to the police department where your phone was stolen or lost. Obtain a police report number.
2. Call Nextel toll-free at 1-800-639-6111 to report your phone stolen or lost and protect yourself against unauthorized charges.
3. Call The Signal toll-free at 1-888-352-9182 to begin the processing of your claim. Have your police report number handy.

### For Damaged Phones:

1. Call The Signal at 1-888-352-9182 to report the incident.
2. A Signal Claims Representative will then direct you on how to process your damage claim.
3. All claimed damaged equipment including Sim Card must be returned to The Signal after receipt of replacement phone to avoid additional charges.

\*WI: has within 1 year.

## Wireless Equipment Protection Summary of Coverage

### DEFINITIONS

Throughout this Summary of Coverage the words "Named Insured " refers to the wireless service provider. The words "We," "Us," and "Our" refer to the Company providing the insurance. "Loss" means accidental physical loss or damage to Covered Property. "You", "Your" and "Subscriber" mean a customer of the Named Insured that has elected to purchase insurance coverage on Covered Property under the Policy issued to the Named Insured as demonstrated by the completion of the required enrollment procedures.

### COVERAGE

We will pay claims for direct physical Loss to Covered Property caused by any of the Covered Causes of Loss.

**1. Covered Property**, as used in this Summary of Coverage, means any of the following items owned or leased by You:

- a. wireless telephones;
- b. antennae and battery packs used with insured wireless phones;
- c. related parts used with insured wireless phones;
- d. similar wireless communications equipment which is either scheduled or endorsed onto the Policy.

All of which is under subscription to the Named Insured, and where the Subscriber has elected to purchase insurance coverage under the Policy.

### 2. Property Not Covered

The Policy does not cover contraband or property in the course of illegal transportation or trade, property held in inventory or property held as stock in trade.

### 3. Covered Causes of Loss

Covered Causes of Loss means RISKS of DIRECT PHYSICAL LOSS to Covered Property from any external cause except those causes of Loss listed in the Exclusions.

### 4. Coverage Limits

Coverage is limited to \$2,500 maximum per occurrence, per subscriber of any Covered Property, and may be subject to the Deductible, as specified below.

### 5. Valuation

The coverage provides only for repair or replacement of the Covered Property, with no deduction for depreciation. However, as stated below, a Deductible may apply. The coverage does not provide for cash settlement to You for Loss to the Covered Property.

### 6. Privilege To Adjust With Subscriber

Loss or damage, at Our option, may be adjusted with the Named Insured, or with You the Subscriber.

### 7. Pair, Sets or Parts

a. Pair or Set. In case of Loss to any part of a pair or set We may:

(1) Repair or replace any part or restore the pair or set to its value before the Loss; or (2) Pay the difference between the value of the pair or set before and after the Loss.

b. Parts. In case of Loss to any part of Covered Property consisting of several parts, when complete, We will only pay for the value of the Loss or damaged part.

### 8. Double Recovery, Other Insurance

If You have rights to recover damages from a third party or another insurer for Losses covered by the insurance, those rights are transferred to Us if We make payment under this coverage. You must do everything necessary to secure Our rights and must do nothing after a Loss to impair them. No Loss shall be paid if You have collected for such Loss from a third party or another insurer.

### 9. Salvage or Other Recoveries

Any recovery or salvage on a Loss will accrue entirely to Our benefit until the sum paid by Us has been made up.

### DEDUCTIBLE

We will adjust the Loss in any one occurrence as a single Loss. All claims must be authorized by the Named Insured and the equipment must be replaced or repaired by the Named Insured. For each claim, the following Deductibles apply:

1. \$35.00\* for each scheduled wireless communications device or related parts covered for Losses due to physical damage, loss or theft;

The Deductible will be subtracted from the lesser amount of:

1. The adjusted Loss; or
2. The applicable Limit of Insurance.

The Deductible set forth shall apply per occurrence per Subscriber. We will then pay the amount of the adjusted Loss in excess of the Deductible, up to the applicable Limit of Insurance.

### EXCLUSIONS

1. We will not pay for Loss caused by or resulting from a mechanical/electrical breakdown of the Covered Property.

2. We will not pay for Loss caused by or resulting from any of the following:  
a. Delay, loss of market, loss of use, or any other causes of consequential Loss, including (but not limited to) Losses arising from loss of time, inconvenience, lost profits or savings or other incidental, special, or consequential damages arising out of the use of or inability to use the Covered Property;

b. Intentional or dishonest acts by: You, the Subscriber, or anyone else with an interest in the Covered Property; Your employees or authorized representatives; whether or not acting alone or in collusion with other persons and whether or not occurring during the hours of employment;

c. Wear and tear, depreciation or obsolescence;

d. Deterioration, hidden or latent defect, or any quality in Covered Property that causes it to damage or destroy itself; or

e. Loss recoverable under the Manufacturer's warranty.

3. We will not pay for Loss caused directly or indirectly by any of the following. Such Loss is excluded regardless of any other cause or event that contributes to the Loss, whether concurrently or in any other sequence.

a. Seizures or destruction of Covered Property by order of governmental authority;

b. (1) Any weapon employing atomic fission or fusion; or (2) Nuclear reaction or radiation, or radioactive contamination from any other cause. But We will pay for direct physical Loss to Covered Property caused by resulting fire; or

c.(1) War, including undeclared or civil war; (2) Warlike action by a military force including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other authority using military personnel or other agents; or

(3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

### ADDITIONAL CONDITIONS

#### CANCELLATION AND NON RENEWAL

1. Coverage provided by the policy for the Subscriber shall automatically terminate effective on the date the Named Insured cancels or We cancel or nonrenew the policy or on the date the Subscriber instructs the Named Insured to discontinue the Subscriber's coverage under the policy. The Subscriber may automatically terminate coverage by ceasing to be an active subscriber to the Named Insured's wireless telephone service.

2. The Named Insured may cancel the policy by returning it to Us or its authorized representative or by advising Us or its authorized representative, in writing of the date the policy is to be canceled. The Named Insured shall be responsible for notifying the Subscriber of said cancellation or non-renewal of the policy.

3. We may cancel or nonrenew the policy by mailing written notice to the Named Insured at the address shown in the policy. We may cancel or nonrenew coverage for the Subscriber by mailing written notice to the Subscriber at the address on file with the Named Insured. The cancellation or nonrenewal will be effective as of the date shown on the cancellation or nonrenewal notice, but not less than ten (10) days after mailing to the address shown in the policy.

4. Mailing of Notices – All notices of cancellation or nonrenewal by Us will be mailed to the Named Insured at the last address known to Us. Proof of mailing will be sufficient proof of notice. If We cancel or nonrenew a Subscriber, the notice of cancellation or nonrenewal will be mailed to the Subscriber at the last address know to Us. Proof of mailing will be sufficient proof of notice.

\*\$100 in NY, FL, MI, NJ, PA, CT, TX, IN, MO, MS, CO, TN, DE, IL, MA, RI and GA for Blackberry, i95cl, i730 and i830 units.

### DUTIES IN THE EVENT OF LOSS

The Subscriber must see that the following are done in the event of Loss to Covered Property:

a. Notify the police if a law may have been broken;

b. Give Us, or our authorized representative, prompt notice of the Loss.

Include a description of the Covered Property involved;

c. As soon as possible, give Us, or our authorized representative, a description of how, when and where the Loss occurred;

d. Take all reasonable steps to protect the Covered Property from further damage. If feasible, set the damaged Covered Property aside and preserve it in the best possible condition for inspection. Also, keep a record of expenses, for consideration of the settlement of the claim;

e. Permit Us to inspect the Covered Property and records proving Loss;

f. If requested, permit Us to question the Subscriber under oath, at such times as may be reasonably required, about any matter relating to this insurance or the claim, including Your books and records. In such event, the Subscriber's answers must be signed;

g. Send Us a signed, sworn proof of loss containing the information We request to settle the claim. We will supply the necessary forms; This must be provided within 90 days\* from date of loss. Failure to file within the 90 days\* from the date of loss will invalidate the claim.

h. Promptly send Us any legal papers or notices received concerning the Loss; and

i. Cooperate with Us in the investigation or settlement of the claim.

### GENERAL CONDITIONS

#### 1. CONCEALMENT, MISREPRESENTATION OR FRAUD

The Policy is void in any case of fraud, intentional concealment or misrepresentation of a material fact, by the Named Insured or a Subscriber at any time, concerning:

a. The Policy;

b. The Covered Property;

c. Named Insured or any Subscriber's interest in the Covered Property; or

d. A claim under the Policy.

#### 2. NO BENEFIT TO BAILEE

No person or organization, other than the Named Insured or a Subscriber having custody of Covered Property, will benefit from this insurance.

#### 3. 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, or as applicable, where Subscriber's purchase coverage are amended to conform to those applicable state statutes.

**RELEASE OF INFORMATION:** You permit the Named Insured to release to the insurance company any and all information regarding Your wireless account which is necessary for the purposes of administering or adjusting claims under this coverage.

In case of conflict between this Summary of Coverage and the insurance policy issued to the Named Insured, the insurance policy will control. A copy of the policy is available upon request.

Direct Protect is underwritten by Voyager Property & Casualty Insurance Company, American Reliable Insurance Company, American Bankers General Agency on behalf of Ranchers and Farmers Mutual Insurance Company, all member companies of Assurant Group.

Summary of insurance coverages is accurate as of the print date 10/03.

For more information contact the program administrator:



Telecommunications Insurance Services  
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Wayne, PA 19087-2195

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\*WI: has within 1 year.