

Item 6. Authorized Representative

Name: Business Owners Liability Team dba Bolt Agency
 Address: 10 Waterside Drive Farmington, CT 06032
 Phone: 833-806-8849

Item 7. Limits of Insurance

Occurrence Limit of Insurance: Two (2) occurrences within a rolling twelve (12) month period.

Item 8. Deductible

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

Total Defense Premium and Deductible Tiers	
Device Retail Value	Deductible
\$0 – \$249.99	\$75.00
\$250.00 – \$399.99	\$100.00
\$400.00 – \$549.99	\$150.00
\$550.00 – \$999.99	\$200.00
\$1000.00 – \$1500.00	\$250.00
> \$1500.00	\$450.00

Item 9. Accessories**A. Accessories Included**

1. Battery
2. Standard Wall Charger

B. Maximum retail value of Accessories: \$500.00

Item 10. This Certificate Consists of the Following Forms:

1. Certificate Declarations Form 115657 (12/16)
2. Covered States Endorsement 127054 (09/17)
3. Communications Equipment Policy Coverage Form 115658 (12/16)
4. Communications Equipment Coverage Certificate 115659 (01/17)
5. Amendatory Endorsement 115858 (12/16)
6. Economics Sanctions Endorsement 89644 (06/13)

Specimen copies of the Forms referenced above are attached to this Certificate, or if not attached, are available at the following website, protect.boltinsurance.com/chatmobility/ or may be obtained by calling this toll-free number, 800-944-5526. This coverage is being provided by New Hampshire Insurance Company.

Other Material Insurance 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 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 protect.boltinsurance.com/chatmobility/ or call 800-944-5526. The terms of the issued insurance policy will control in the event of a conflict with this brochure.

•This coverage may provide a duplicate of other sources of coverage, for example, homeowners or renters insurance. Contact your insurance agent to determine if you have coverage for your wireless device under existing insurance policies you may currently own. 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 sixty (60) days from the date of the loss. You will have sixty (60) days to provide all information requested for claim adjudication. If you don't take delivery of the replacement device within sixty (60) days of claim approval, your claim will be forfeited. Payment is due monthly. If payment isn't received within ten (10) days of the due date, your coverage may be canceled.

•The occurrence and aggregate limits of insurance are inclusive of the maximum retail value of accessories.

•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 IA license number for Business Owners Liability Team LLC dba Bolt Agency is 1002055379.

•The Program is a replacement service provided to customers of Chat Mobility. This coverage is being provided by New Hampshire Insurance Company.

•Digital communications: If you have or in the future provide your email or other electronic address to bolt or its partners involved in administering this Program, we may communicate program information and legal notices with you through electronic means.

•By enrolling in this Program, you authorize Chat Mobility to release required subscriber information for the purpose of validating claims.

Premium & Deductible

The Premium is based on the new retail price* of the model of your wireless device when initially purchased. The Premium is due in advance each month and will be added to your monthly wireless bill by Chat Mobility. The deductible is shown at Item 8 of the Certificate above. The deductible is per replacement and is non-refundable.

Term Period

If you select coverage after the Point of Sale, no service requests may be made for losses occurring during the first thirty (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 under this agreement is provided on a monthly basis. Your enrollment in the Program will automatically renew each month so long as you pay your Premium by the due date. In addition, to file a claim, you must be currently enrolled in the Program and current on any Premium that you may owe as of the date of loss for the claim. In the event your coverage is canceled, terminated or non-renewed for any reason, all coverage benefits will end on the effective date of any such cancellation, termination or non-renewal.

Coverage Limitations

2 claims within a rolling 12-month period.

Other Material Disclosures

You are not required to purchase coverage to purchase products or services from Chat Mobility.

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

By enrolling in this Program, you authorize Chat Mobility to release required subscriber information for the purpose of validating claims.



Total Defense Device Protection Coverage



The Total Defense Program is your **total device protection option, designed to give you peace of mind.** If you accidentally leave your phone on the hood of your car or your dog turns your smartphone into a chew toy there's no need to worry, we've got you covered.

Total Defense Premium and Deductible Tiers		
Device Retail Value	Monthly Premium	Deductible
\$0 – \$249.99	\$5.95	\$75.00
\$250.00 – \$399.99	\$5.95	\$100.00
\$400.00 – \$549.99	\$5.95	\$150.00
\$550.00 – \$999.99	\$9.99	\$200.00
\$1000.00 – \$1500.00	\$10.99	\$250.00
> \$1500.00	\$13.99	\$450.00

Your premium and deductible are based on the non-contract, non-subsidized new retail price of the model of your device on the purchase date. The deductible must be paid before you receive your replacement equipment and is non-refundable. All fees above are subject to applicable taxes.

You Could Save

\$1,500.00 Device Value*

-\$131.88 Premium

-\$250.00 Deductible

\$1,118.12 in savings**

75%

*Based on the non-contract, non-subsidized new retail price of the device
 **Savings based on paying 12 months of premiums and only one approved claim in 12 months

Total Protection

Our Total Defense Program covers an impressive range of incidents including loss, theft, accidental damage, and malfunction (after the manufacturer's warranty).

Incidents Covered

While our protection program covers common incidents detrimental to your device, there are a few exceptions. Any normal wear and tear, pre-existing flaws, or cosmetic damage is not covered. Your policy has the full details on what can and can't be covered.

Immediate Protection

Coverage starts immediately if you enroll at time of purchase. 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 to still be eligible for coverage.

Easy Billing

Our low premiums are designed to provide coverage on a budget. Your monthly program charge will appear on your Chat Mobility statement.

Easy to File Claims

With Total Defense you're covered for up to 2 replacements within a rolling 12-month period.

Quality Replacements

Replacements are often new but may be reconditioned. While reconditioned equipment looks and functions like new, it may have minor cosmetic flaws and contain non-original manufacturer parts and accessories. If your exact replacement make and model is not available, your replacement will be of like kind and quality. All replacement equipment comes with a ninety (90) day replacement warranty.

Cancel Any Time

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 protect.boltinsurance.com/chatmobility/ for our Privacy Statement and your complete Insurance Policy to determine your rights, duties, and exclusions.

Report a Claim in 3 Easy Steps

Visit protect.boltinsurance.com/chatmobility/ or call Customer Care at 800-944-5526



Pay your deductible



Receive your replacement device



*For a full list of details and claim qualifications, visit protect.boltinsurance.com/chatmobility/

Insurance

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

Certificate Declarations

This Certificate is attached to and made a part of Master Policy #62815217. 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 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.

Item 4. Premium

Premium for Coverage Provided under this Certificate: \$5.95 - \$13.99

Item 5. Communications Equipment Service Provider

RSA 1 Limited Partnership Limited Partnership d/b/a Chat Mobility
 Address: 404 Howland Street, Emerson, IA 51533