CELLULAR PHONE RIDER

Attaching to and forming part of the Certificate of Insurance and the Master Policy, in consideration of additional Premium, and subject to all other Terms of the insurance, if the Insured Person has elected to acquire the add on coverage under this Rider, the Insured Person will be entitled to the benefits listed below. This Rider does not provide duplicate benefits or coverage under the Certificate. If this Rider provides duplicate benefits or coverage to the Certificate of Insurance, the Service Provider will pay the maximum benefit under either the Rider or the Certificate. For the purposes of this Rider, any specified time frames are applicable to these benefits and not any other benefits outlined within the Benefit Summary. All capitalized Terms have the definitions set forth herein or in the Certificate of Insurance to which this Rider is attached.

The following benefits are added to the BENEFIT SUMMARY:

Other Services Subject to Deductible unless otherwise noted Subject to the Specified Perils and limited to Repair and Replacement Maximum Limits per Period of Coverage or if indicated, per Lifetime			
Covered Cellular Phone Retail Value	**Repair Deductible per phone and per claim**	**Irreparable Deductible per phone and per claim**	**Replacement Deductible per phone and per claim**
Up to $500	$49	$99	$199
$500 and above	$99	$199	$299
Every effort will be made to fix the Insured Person's damaged Cellular Phone. If the Cellular Phone is not repairable, the irreparable Deductible will apply. The above Deductibles shall be payable by the Insured Person when the claim is approved. Please note that the Deductible is not refundable.			

<u>The following provisions are added to the end of the Certificate of Insurance</u>:

Cellular Phone Repair and Replacement Coverage
Additional Provisions

ELIGIBILITY: If the Insured Person meets the eligibility requirements set forth in the Certificate of Insurance, the Insured Person is eligible for the coverage included in this Rider.

CANCELLATION BY INSURED PERSON: Prior to the Initial Effective Date, as defined in the Certificate of Insurance, the Insured Person shall review the benefits, conditions, limitations, exclusions and all other terms of this Rider. If not completely satisfied, the Insured Person may request cancellation of this Rider prior to the Initial Effective Date via the MyIMG customer portal (www.imglobal.com/member) or by sending a written request to the Company by email, mail or fax and received by the Company, thereby qualifying to receive a full refund of Premium paid. Upon effectuation of such cancellation and refund, neither the Company nor the Insured Person shall have any further rights, liabilities or obligations under this Rider. After the Initial Effective Date, the Insured Person may request cancellation via the MyIMG customer portal or by sending a written request to the Company by email, mail or fax. However, the Premium is fully earned and is non-refundable.

CONDITIONS OF COVERAGE: The Service Provider will provide Replacement or reimbursement coverage for Loss, Theft, or repair services for damages, including Accidental Damage, Liquid Damage, Malfunction, and/or Screen Break, of an Insured Person's Cellular Phone during normal usage of the Insured Person's Cellular Phone during the Insured Person's Period of Coverage. Replacement parts will be new, rebuilt, or non-original manufacturer's parts that perform to the factory specifications of the device at the Service Provider's sole discretion.

These benefits will not duplicate any other benefits payable under the Certificate of Insurance, or any coverage(s) attached to the Certificate. Should there be a duplication of coverage or benefits, then the Service Provider will pay the benefit providing the largest amount of coverage.

The Service Provider will provide coverage for direct physical Loss or damage to the Insured Person's Cellular Phone during the Insured Person's Period of Coverage less the Deductible referenced within the BENEFIT SUMMARY of this Rider, provided the Insured Person has taken all reasonable measures to protect, save and/or always recover. The Cellular Phone must have been under the Insured Person's care, custody, and control at the time of Loss or Theft.

SPECIFIED PERILS:

(1) This Rider provides coverage for replacement of a Cellular Phone due to Loss, Theft or determined unrepairable at the Service Provider's sole discretion. This coverage provides for Repair or Replacement of a covered failure of a Cellular Phone caused by:

- (a) Loss
- (b) Theft
- (c) Accidental Damage
- (d) Liquid Damage
- (e) Damaged or defective buttons or connectivity ports located on the covered Cellular Phone
- (f) Dust, internal overheating, internal humidity/condensation
- (g) Defects in materials or workmanship

(2) The following limitation (s) apply to Cellular Phone benefits:

- (a) The coverage under this Rider shall continue to apply to any replacement Cellular Phone issued pursuant to this Rider, which shall be deemed a Cellular Phone.
- (b) The replacement device may not be the same device as the original Cellular Phone but will be comparable in make and memory capacity and will be of new or refurbished like new quality, as solely determined by the Service Provider.
- (c) The coverage under this Rider shall not be considered as replacing the coverage provided under the original manufacturer warranty of the Cellular Phone.
- (d) The coverage under this Rider will not provide replacement of any accessories of the Cellular Phone.
- (e) The coverage under this Rider shall be limited to one (1) claim per Insured Person.

PROOF OF CLAIM: For the purposes of this Rider, the Insured Person must file a claim online at www.imglobal.com/member no later than sixty (60) days from the Date of Loss or occurrence of damage. Once the claim has been submitted, the Service Provider will designate a case manager for each claim.

Upon notice of the claim, the Insured Person must provide the Service Provider with all necessary information requested to approve the claim within sixty (60) days from the date of the request. Failure to provide the requested documents will result to rejection of the claim.

The following information must be provided at time of claim:

- (a) Proof of ownership
- (b) IMG certificate number
- (c) Cellular Phone serial number
- (d) Cellular Phone manufacturer, make, and memory
- (e) date and details of Loss.

In case of Theft, the Insured Person must provide a police report and all other proof of claim information as detailed above as required by the Service Provider.

For the purpose of this Rider, Proof of Ownership shall be either:

- (a) a copy of the original receipt from when the Cellular Phone was purchased; or
- (b) a copy of the wireless bill in the Insured Person's name with the device listed as being active on the account.

If approved, the Service Provider, at their discretion and based on details at the time of claim, will provide instructions to the Insured Person to either:

- (a) Repair the device; or
- (b) Provide a cash settlement reflecting the replacement cost of a device of equal features and functionality of the Cellular

Phone; or

(c) Replace the Cellular Phone with a device of like kind, quality and functionality.

DEVICE REPLACEMENT IS ONLY AVAILABLE IN THE UNITED STATES. ALL CLAIMS ARE SUBJECT TO THE DEDUCTIBLE SHOWN IN THE BENEFIT SUMMARY.

The Service Provider will inform the Insured Person of any relevant Deductibles to be paid by the Insured Person and the claim settlement processes. The Deductible must be paid by the Insured Person within sixty (60) days from the date of approval. Failure to make payment of the applicable Deductible within the time window will result in expiration of the claim approval.

In the case of claim fulfillment by Repair, the receipt for Repair reimbursement must be submitted to the Service Provider within sixty (60) days of the date that the claim is approved. In the case of a mail-in Repair:

(a) Prior to sending any Cellular Phone to the Service Provider, the Insured Person is solely responsible for data back-up of the Cellular Phone, removing the SIM card from the Cellular Phone, removing any OEM or screen locks from the Cellular Phone. If the Insured Person fails to unlock the Cellular Phone, the Service Provider may charge the Insured Person a locked device fee up to the Retail Value (as solely determined by the Service Provider).

(b) Please note that the Service Provider does not provide data transfer service. Therefore, any data kept in the Cellular Phone might be erased. Neither the Company nor the Service Provider shall be liable for any loss of data suffered by the Insured Person.

(c) Prior to sending any Cellular Phone to the Service Provider when submitting a claim, any accessories of the Covered Device must be removed. Neither the Company nor the Service Provider will be liable for any loss of the accessories that are sent with the Cellular Phone.

(d) The Service Provider will require a valid address for the purpose of fulfilling the claim.

In the case of claim fulfilment by way of reimbursement, the Service Provider will reduce the claim reimbursement amount by any applicable Deductible.

In the event the Service Provider, in its sole discretion, is of the opinion that it is not economical to Repair the damaged Cellular Phone, the Service Provider may declare the damaged Cellular Phone as irreparable, and the Insured Person shall be entitled to a Replacement device (subject to the irreparable Deductible payment).

In the event the damaged Cellular Phone is deemed irreparable and/or when the Insured Person agrees to accept a Replacement device from the Service Provider, the Insured Person shall return the damaged Cellular Phone to the Service Provider with the shipping label provided by the Service Provider. In such instances, the Service Provider may charge the Insured Person a non-return fee up to the retail value (as solely determined by the Service Provider) of the damaged Cellular Phone for failure to return the damaged Cellular Phone within thirty (30) days of being instructed by the Service Provider to return such damaged Cellular Phone. The Insured Person must remove any manufacturer's locks, such as Find My iPhone (iOS devices), prior to returning the damaged Cellular Phone.

EXCLUSIONS: The following exclusion(s) apply to Cellular Phone benefits and are specific to the Terms and conditions of this Rider. The Service Provider will not pay for any loss or expense for, caused by, due to, arising or resulting from in whole or in part as listed below:

(1) All Cellular Phone Pre-existing Conditions/damages of the Cellular Phone prior to the Effective Date of this coverage

(2) Abuse or use of the Cellular Phone in a way not designed or intended by the manufacturer

(3) Wear and tear or gradual deterioration

(4) Theft of the Cellular Phone while left unlocked or in any unattended motor vehicle

(5) Property illegally acquired, kept, stored or transported

(6) Electrical current, including electric arcing that damages or destroys electrical devices or appliances

(7) Intentional damage

(8) Indirect or consequential loss or damage

(9) Any Cellular Phone that is fraudulently described or materially misrepresented

(10) Cosmetic damage to case or other non-operating parts or components which does not affect the functionality or the Cellular Phone

(11) Consumer replaceable or Consumable batteries

(12) Cellular Phones with removed or altered serial numbers

(13) Manufacturer recalls, defects or equipment failure which is covered by manufacturer's warranty or occurs during the validity of the manufacturer warranty

(14) Damage to Cellular Phone hardware, software and data caused by, including, but not limited to, cyber terrorism, viruses, application programs, source code, object code or proprietary data, or any support, configuration, installation or reinstallation of any software or data

(15) Gross negligence or willful conduct by the Insured Person

(16) Any type of computers including laptops and desktops

(17) Smart Watches or similar devices.

The following defined Terms are added to the DEFINITIONS provision specifically for the purposes of this Rider:

Accidental Damage: Accidental damage from handling (ADH), such as damage from drops or other similar events associated with the handling and use of the Cellular Phone.

Cellular Phone: Mobile devices which are connected to a cellular network, allows wireless voice transmission, and owned by an Insured Person.

Cellular Phone Provider: Also called a mobile service provider (MSP), is a business that offers mobile phone services like data, text, and calling. It transmits calls using a network of towers instead of the copper wires used for landlines.

Consumable: Components within a Cellular Phone that must be replaced regularly because they wear out or at the end of their life cycle.

Date of Loss: The date in which the Accidental Damage, Loss, or Theft event occurred.

Liquid Damage: Damage caused by spills and liquid associated with the handling and use of the Cellular Phone.

Loss: The misplacement of the Cellular Phone in an unexplained manner where the Cellular Phone is unrecoverable.

Malfunction: Failure of the Cellular Phone to normally function caused by defects or dust/internal overheating/internal humidity/condensation, such as the original rechargeable battery is found defective, malfunction button or connectivity port that occurs after the expiration of the original manufacturer warranty of the Cellular Phone.

Repair: To fix the covered damaged Cellular Phone.

Replace; Replacement: To provide a substitute for the covered damaged Cellular Phone.

Retail Value: The manufacturer's unsubsidized suggested retail price in the absence of any applicable taxes, charges, promotions, or other discounts.

Theft: The unlawful taking of the Cellular Phone.

Screen Break: Accidental Damage occurred to the front screen of the Cellular Phone.

Service Provider: Bolttech or their authorized representative.

Specified Perils: Pre-defined terms contained within this Rider for the Insured Person

The defined Term for Deductible is deleted in its entirety from the DEFINITIONS provision within the Certificate of Insurance and replaced with the following for the purposes of this Rider:

Deductible: A specified amount of money stated within BENEFIT SUMMARY of this Rider that the Insured Person must pay before the Service Provider will pay a claim.

The defined Term for Pre-existing condition is deleted in its entirety from the DEFINITIONS provision within the Certificate of Insurance and replaced with the following for the purposes of this Rider:

Pre-existing Condition: Conditions that were present on the Cellular Phone on the Effective Date of Coverage or existed prior to entering into coverage under this insurance.

The following document is for informational purposes only and does not form part of the insurance contract.

bolt

IMG®

Device Protection

GLOBAL *peace of mind*®

As part of your IMG policy, you now have access to Device Protection powered by bolt.

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A leading provider of mobile device protection programs around the globe, bolt serves 14 markets across North America, Asia, and Europe.

Device Protection provides coverage for repair or replacement of your cell phone if it is lost, stolen, or accidentally damaged during your trip—so you can continue your trip uninterrupted and stay connected wherever you are in the world. You can quickly and easily get reconnected to your digital life through an integrated claims process with convenient repair and replacement options.

WHAT'S COVERED?

» Loss or theft
» Accidental damage
» Liquid damage
» Defective buttons or connectivity ports
» Broken screen
» Internal overheating
» Internal humidity/condensation
» Defects in materials or workmanship

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HOW TO FILE A CLAIM

1. Log in to the MyIMG member portal at www.imglobal.com/member.
2. Click the Services drop-down and select Device Protection. From this page, you will be able to navigate to bolt's self-service portal to file your claim.
3. File your claim no later than 60 days from the date of loss/occurrence of damage.

   You'll need to provide the following information to submit your claim:

   » Proof of ownership*
   » IMG policy number
   » Cell phone serial number
   » Cell phone manufacturer, make, and memory
   » Date and details of loss/damage

   **Proof of ownership can be a copy of the original receipt of purchase or a copy of your wireless bill with your name and device listed as active on the account.*

4. Once your claim is approved, bolt will help you get your device repaired, provide a cash settlement (minus your deductible) for the replacement cost of a device, or replace your phone.

How much will my deductible be?

Deductibles			
Covered Device Retail Value*	Repair Deductible for each claim	Irreparable Deductible for each claim	Replacement Deductible for each claim
Up to $500	$49	$99	$199
$500 and above	$99	$199	$299

Q: How do I determine my manufacturer, make, and memory?
A: This information can be found under settings on a working device, or on the original packaging, carrier account, or wireless bill.

Q: Will I need to register my devices in advance?
A: No. Device registration can be completed when you're ready to file a claim.

Q: How long do I have to get my device repaired after my claim is approved?
A: You are encouraged to complete the repair as soon as possible at a convenient repair location of your choosing. You must submit your repair receipt for reimbursement within 60 days of claim approval.

Q: What if my device cannot be repaired?
A: If the device is irreparable, a member of the bolt Case Management team will get you a replacement or issue a payment you can put toward a new device.

Q: How much will I receive if I'm issued a payment toward a new device?
A: The payment amount will be determined based on the market value of your device at the time of claim.

**Based on the non-contract, non-subsidized, new retail price of the model of your device on the purchase date.*

Q: What phone will I receive as a replacement?

A: Bolt strives to replace your phone with an exact make and model match. However, this will not always be possible. In the event that bolt cannot match the make and model, you may receive a device that is of like kind and quality, and it may be either new or refurbished. Device color, model, brand, and features may be different.

Q: What do I do with my damaged or malfunctioning device?

A: Once your claim is complete, you must return the damaged or malfunctioning device to bolt using the prepaid shipping label provided during the claims process.

Before you send your phone to bolt, be sure to do the following:

- Back up your data, photos, etc.
- Remove screen locks
- Remove SIM card
- Remove case and any other accessories

Q: Why was my claim rejected?

A: Your claim may have been rejected for the following reasons: loss date was outside of your coverage window, the peril was not covered under your policy, or claim was reported outside of the filing grace period. For a full list of policy terms and exclusions, please refer to your terms and conditions.

Q: What if my replacement device stops working?

A: You have 90 days from the day you received your replacement or repaired phone to file a warranty claim. A warranty claim filed on the replacement device provided to you during the warranty period will not count against your claim limit.

Q: What if my repaired device stops working?

A: Return to the vendor who repaired the device to resolve any post repair issues. If you are unable to return to the repair provider, or the device is deemed not repairable, contact your case manager to file a warranty claim. The warranty claim must be made within 90 days of the repaired date and, if made within the required time, will not count against your claim limit.

Q: How many claims am I allowed to file?

A: You may file one claim per person per certificate.

Q: How can I check my claims status?

A: Once a claim has been made, log in to MyIMG, click the Services drop-down, and select Device Protection to access bolt's self-service portal to view your claim status.

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