



**Commercial Inland Marine  
Communications Equipment  
Coverage Certificate**

*Various provisions in this "Coverage Certificate" restrict coverage. Read this entire "Coverage Certificate" carefully to determine rights, duties and what is and is not covered.*

*Throughout this "Coverage Certificate," the words "you" and "your" refer to the "Insured Subscribers." The words "we," "us" and "our" refer to Continental Casualty Company, a CNA Company ("CNA"), the Illinois stock insurance company providing this insurance.*

*Throughout this "Coverage Certificate", the words our "authorized representative" and "lock\line" refer to lock\line, LLC except in select jurisdictions where lock\line, LLC does business as lock\line Insurance Agency and in California where lock\line, LLC does business as lock\line Insurance Agency, LLC (CA license #: OD63161).*

*Other words and phrases that appear in quotations have special meaning. Refer to Section IX. DEFINITIONS. A copy of the policy under which this Coverage Certificate is issued is available for your inspection at [www.lockline.com]*

**I. COVERAGE**

Subject to all of the terms and conditions of this "Coverage Certificate", we agree to provide the insurance as stated in this "Coverage Certificate" on a month to month basis, provided that any covered damage or "Loss" to the "Covered Property" is sustained while your coverage is in effect.

**INFORMATION ABOUT YOUR COVERAGE**

With regard to all enrollment requests including those which require a predefined "Waiting Period", the coverage specified in this certificate begins at 12:01 a.m. on the later of the date of such request or the expiration of any predefined required "Waiting Period". The information pertaining to your communications equipment coverage included in your receipt, invoice, or other documentation from your "Communications Equipment Service Provider" is incorporated by reference in this "Coverage Certificate" and specifically includes the name and address of the "Insured Subscriber" and the effective date of coverage.

**A. WHAT WE INSURE**

We insure your "Covered Property" for direct physical "Loss" that results from a covered cause of "Loss" to "Covered Property" so long as you remain eligible for coverage.

**B. COVERED PROPERTY**

We cover the "Covered Property" (as defined in Section IX. DEFINITIONS) of "Insured Subscribers" enrolled for coverage and on file with us or our authorized representative for direct physical "Loss" from any of the covered causes of "Loss," subject to the terms and conditions, Exclusions and Limits of Insurance contained within this "Coverage Certificate".

**C. PROPERTY NOT COVERED**

1. Any property, equipment or accessory that is not "Covered Property".
2. Contraband or property in the course of illegal transportation or trade.

3. Any antenna or wiring that is attached to, or protrudes from, or is on the exterior of any vehicle or watercraft.
  4. Property in transit to you from a manufacturer or seller that is not the "Authorized Service Facility".
  5. Color face plates, personalized data, or customized software, such as personal information managers (PIM's), ring tones, games, or screen savers.
  6. "Accessories" will only be covered when they are part of a "Loss" to "Covered Property" other than "Accessories".
- D. **COVERED CAUSE OF "LOSS"**  
We cover risk of direct physical "Loss" to "Covered Property" except those losses that are recoverable under the manufacturer's warranty and those causes of "Loss" listed in the Exclusions.
- E. **PAYMENT OF PREMIUMS**  
A monthly premium of \$3.99 (\$3.00 with Complete Equipment Coverage) will be payable in arrears and will be charged to your regular monthly account with your "Communications Equipment Service Provider" for transmittal to us.
- F. **WHEN COVERAGE IS EFFECTIVE**  
Coverage under this "Coverage Certificate" begins upon completion of the "Waiting Period" on the 16th day following the submission of your request for enrollment unless we or our authorized representative notify you prior to completion of the "Waiting Period" that your enrollment request is not approved.

If your request for enrollment for insurance coverage is submitted after the time of initial activation of the "Communications Equipment Service Provider's" service for the "Covered Property", the successful completion of a test call to the "Covered Property" may be required during the "Waiting Period" and prior to coverage becoming effective.

## II. EXCLUSIONS

We will not pay for "Loss" caused directly or indirectly by any of the following, and such "Loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "Loss":

- A. Nuclear Hazard, meaning any weapon employing atomic fission or fusion; or nuclear reaction or radiation or radioactive contamination from any other cause. But we will pay for direct physical "Loss" caused by resulting fire if the fire would be covered under this "Coverage Certificate".
- B. War, including undeclared or civil war; 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 agents; or insurrection, rebellions, revolution, usurped power of action taken by government authority in hindering or defending against any of these.
- C. Governmental Action, meaning seizure or destruction of property by order of governmental authority including economic and trade sanctions as provided under applicable law and U.S. Treasury Department guidelines.
- D. Indirect Loss, meaning any delay, loss of market, loss of use or any other consequential loss, interruption of business or inconvenience; an increase of "Loss" caused by or resulting from the delay in replacing "Covered Property" due to interference at the location of replacement by strikers, other persons or any other cause of loss.
- E. "Loss" due to acts caused by or resulting from rodents, insects, vermin, or other wild animals.
- F. "Loss" due to the intentional parting of "Covered Property" by you or anyone entrusted with the property.

- G. "Loss" due to obsolescence, including technological obsolescence of the "Covered Property".
- H. Intentional, dishonest, fraudulent or criminal acts by you, any of your authorized representatives, anyone you entrust with the property, and any of their family members, or anyone else with an interest in the property for any purpose, acting alone or in collusion with others.
- I. "Loss" caused by change or enhancement in color, texture, finish, expansion, contraction, or any cosmetic damage of "Covered Property" however caused, including, but not limited to, scratches, marring, and cracked displays that occur to "Covered Property" that does not affect the mechanical or electrical function of the "Covered Property".
- J. "Loss" resulting from faulty repair, adjusting, installation, servicing, or maintenance unless fire or explosion ensues and then only for "Loss" by ensuing fire or explosion.
- K. The discharge, dispersal, seepage, migration, release or escape of "Pollutants".
- L. Unauthorized repair or replacement.
- M. Preventative maintenance or preferential adjustments.
- N. Use of the "Covered Property" in a manner for which it was not designed or intended by the manufacturer, or failure to follow the manufacturer's installation, operation or maintenance instructions.
- O. Error or omission in design, programming, system configuration, faulty construction, or any original defect in any "Covered Property", or recall by the manufacturer.
- P. "Loss" or damage to batteries (unless covered as "Accessories" as part of a "Loss" to the "Covered Property"); personalized data, or customized software, such as personal information managers (PIM's), ring tones, games, or screen savers; or to "Loss" or damage to antennas, external housings or casings that does not affect the mechanical or electrical function of the "Covered Property".
- Q. "Loss" due to normal wear and tear, gradual deterioration, inherent vice or latent defect.
- R. "Loss" due to "Mechanical and/or Electrical Failure".
- S. Any "Loss" or damage occasioned by or through or in consequence, directly or indirectly, of "Computer Virus", whether intentional or unintentional, and whether such loss be direct or indirect, proximate or remote or be in whole or in part caused by, contributed to or aggravated by the covered causes of "Loss" insured against under this "Coverage Certificate."

State Exceptions:

Alaska: With respect to "Coverage Certificates" issued to Insured Subscribers that are residents of Alaska: A loss may be caused by a chain of causes. If a Covered Cause of Loss is the dominant cause of such a loss, we will not deny coverage on the basis that a secondary cause in that chain is not a Covered Cause of Loss.

Washington: With respect to "Coverage Certificates" issued to Insured Subscribers that are residents of Washington, we will not pay for "Loss" caused directly or indirectly by any of the above excluded causes of loss, and such "Loss" is excluded regardless of any other cause or event that contributes concurrently to the "Loss" if the excluded event initiates the sequence of events that results in a "Loss".

### **III. LIMITS OF LIABILITY**

#### **A. PER OCCURRENCE LIMITS**

We will not pay for replacement equipment having a retail value of more than U.S. \$1500 per "Loss" (less the applicable deductible set forth in Section IV) for

replacement due to “Loss” or damage to all “Covered Property” for any one “Insured Subscriber.”

**B. AGGREGATE LIMITS**

A maximum of two (2) replacements of “Covered Property” and “Accessories” will be allowed per “Insured Subscriber” in any one twelve (12) month period beginning with the “Date of Replacement” for the first covered “Loss”.

**IV. DEDUCTIBLE**

Each replacement is subject to a non-refundable thirty-five dollar (\$35) deductible per covered “Loss” which will be charged to your regular monthly account with your “Communications Equipment Service Provider.”

**V. CONDITIONS IN THE EVENT OF “LOSS”**

We will make good any “Loss” covered under this “Coverage Certificate.”

- A. In the event of a covered “Loss”, we will arrange for the replacement of the lost, stolen or damaged “Covered Property” through the “Authorized Service Facility”.
- B. An “Insured Subscriber” will not be entitled to receive cash in lieu of actual replacement equipment.
- C. Replacement equipment may be refurbished equipment or equipment of like kind and quality.
- D. If your original make and model of equipment is no longer carried by your “Communications Equipment Service Provider” and is not available from its approved inventory in the “Authorized Service Facility” at the time of approval of your replacement request, you will receive comparable equipment.
- E. Equipment failure evaluations performed by the “Communications Equipment Service Provider” and/or our authorized representative and/or the manufacturer may be required prior to approval of your request for replacement of the “Covered Property”.

**VI. DUTIES IN THE EVENT OF A “LOSS”**

- A. In the event that your “Covered Property” is lost or stolen, you must notify your “Communications Equipment Service Provider” as soon as possible to suspend service.
- B. If a claim involves a violation of law or any loss of possession, you agree to promptly notify the law enforcement agency with jurisdiction and obtain confirmation of this notification.
- C. You must report the “Loss” promptly to us not later than sixty (60) days from the date of “Loss”. If the “Loss” is not reported within sixty (60) days, your claim will be forfeited. All claims must be submitted through our authorized representative for our approval prior to the delivery of replacement equipment. Any claims that are not submitted through our authorized representative for our approval will not be honored and fulfilled.
- D. You will do what is reasonably necessary to minimize the “Loss” to protect the “Covered Property” from any further “Loss.”
- E. You must provide us with a detailed proof of “Loss” statement, a police report case number, and/or a copy of the police report filed for theft, attempted theft, vandalism or lost equipment within sixty (60) days of the date the “Loss” is reported prior to receiving replacement equipment.
- F. Proof of “Loss” requirements are satisfied once all requested information has been received as outlined in this “Coverage Certificate.” If the cause of “Loss” is not loss or theft, the “Covered Property” must be retained by you until your claim is completed, and you may be required to return the “Covered Property” to us at our expense.

- G. You must permit us to inspect the property and records proving the “Loss” and must cooperate in the investigation of such claim.
- H. In the event of a covered “Loss”, you may be required to provide a copy of the original bill of sale.
- I. If requested, you must permit us to question you under oath, at such times as may be reasonably required, about any matter relating to this insurance or your claim, including your books and records. In such event, your answers must be signed.
- J. You must provide us with all of the necessary information required to approve your claim for replacement of the “Covered Property” within sixty (60) days of the date that you report your “Loss” to us. Failure on your part to take delivery of replacement equipment within sixty (60) days of claim approval by us will result in forfeiture of your claim under this “Coverage Certificate”.
- K. You must satisfy the deductible applicable to the “Loss”.

## VII. ELIGIBILITY AND CANCELLATION

- A. Cancellation or Non-Renewal Provisions
  - 1. You may cancel coverage under this “Coverage Certificate” by mailing or delivering to us advance written notice stating when such cancellation is effective. You may send your written notice to our authorized representative as follows: The lock\line Customer Care Center, P.O. Box 411605, Kansas City, MO. 64141-1605
  - 2. We may cancel or non-renew this “Coverage Certificate” by mailing or delivering to you written notice of cancellation or non-renewal, and by delivering notice electronically to the Named Insured at least:
    - a. Ten (10) days before the effective date of cancellation if we cancel for nonpayment of premium; or
    - b. Forty-Five (45) days before the effective date of cancellation or non-renewal if we cancel or non-renew for any other reason; *except* where longer notice is required by applicable law, in which case the appropriate timely notice will be given.

NOTE: Continued eligibility for this insurance ceases and coverage will automatically terminate upon our second replacement of “Covered Property” during any one twelve month period beginning with the “Date of Replacement” for the first covered replacement. We will forward a notice of ineligibility to you, by mail, e-mail or fax at the time of the second replacement. You will remain ineligible for a period of twelve months commencing on the “Date of Replacement” for the second replacement.
  - 3. Our notice will be mailed or delivered to you at the last mailing address known to us.
  - 4. Notice of cancellation or non-renewal will state the effective date of cancellation or non-renewal and all insurance under this “Coverage Certificate” will end on that date.
  - 5. If this “Coverage Certificate” is cancelled, you will be refunded any unearned premium due in accordance with applicable law.
  - 6. If cancellation or non-renewal notice is mailed, proof of mailing will be sufficient proof of notice.

### State Exceptions:

Washington: With respect to “Coverage Certificates” issued to Insured Subscribers that are residents of Washington, any notice of cancellation will include the actual reason for cancellation and any notice of nonrenewal will be provided to the Insured Subscribers impacted by any

such nonrenewal at least forty-five (45) days before the expiration of the Policy.

- B. To be eligible for coverage:
  - 1. you must be a valid, active and current monthly billed subscriber of your “Communications Equipment Service Provider”;
  - 2. the “Covered Property” must be designated by us as eligible for coverage under this “Coverage Certificate”;
  - 3. you must have activated communications service directly with your “Communications Equipment Service Provider”;
  - 4. you must not have engaged in fraud or abuse with respect to this or a similar communications equipment insurance program;
  - 5. you must not have exhausted the benefits available under this “Coverage Certificate” by exceeding the aggregate limit described in Section III. B; and
  - 6. you must not be in breach of any material term of this “Coverage Certificate”, including, but not limited to, failure to return damaged “Covered Property” when requested in conjunction with a covered “Loss”, or failure to satisfy the deductible on a covered “Loss”.
- C. You are responsible for the payment of all premiums, per the terms of this “Coverage Certificate”, as listed on your monthly bill from your “Communication Equipment Service Provider”.
- D. The insurance provided under this “Coverage Certificate” is provided on a month to month term basis unless you cease to be a valid, active and current subscriber of your “Communications Equipment Service Provider” or you or your “Covered Property” cease to be eligible for coverage.

## VIII. ADDITIONAL CONDITIONS

- A. All claims for covered “Loss” under this “Coverage Certificate” will be made good within thirty (30) days after presentation and acceptance of satisfactory proof of interest and “Loss” to our authorized representative and satisfaction by you of your Duties in the Event of a “Loss”. No claim shall be honored or made good if the “Insured Subscriber” has collected for the direct physical “Loss” or damage from others. We will ship approved replacement equipment directly to you within the United States or you may be required to pick up your replacement at an “Authorized Service Facility”.

### State Exceptions:

West Virginia: With respect to “Coverage Certificates” issued to Insured Subscribers that are residents of West Virginia, the phrase “thirty (30) days” in Section VIII.A. above is deleted and replaced with the phrase “fifteen (15) days”.

- B. If we and you disagree on the value of the “Covered Property” or the amount of “Loss”, either may elect arbitration pursuant to Section VIII. G. below.
- C. Any recovery or salvage on a “Loss” will accrue, entirely to our benefit, until the cost of the claim incurred by us has been made up. Upon request from us, you will return to us any damaged equipment.
- D. Intentionally left blank.
- E. If any person or organization to or for whom we honor a claim under this “Coverage Certificate” has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after a “Loss” to impair them. But you may waive your rights against another party in writing:
  - 1. Prior to a covered “Loss”.

2. After a covered "Loss", only if, at time of loss, that party is one of the following:
  - a. someone covered under this "Coverage Certificate";
  - b. a business firm;
    - i. owned or controlled by the "Insured Subscriber"; or
    - ii. that owns or controls the "Insured Subscriber"; or
    - iii. the "Insured Subscriber's" tenant.

This will not restrict the "Insured Subscriber's" coverage.

F. Concealment, Misrepresentation or Fraud

This coverage is void in any case of fraud, intentional concealment or misrepresentation of a material fact, at any time, concerning:

1. This coverage;
2. The "Covered Property";
3. Your interest in the "Covered Property"; or
4. A claim under this "Coverage Certificate."

G. Arbitration

The coverage provided to you by this "Coverage Certificate" is in connection with and related to services provided to you by your Communication Equipment Services Provider. In order to facilitate prompt resolution of any disputes which may arise, any and all claims, disputes or controversies of any nature whatsoever, regardless of when the circumstances surrounding the dispute or controversy occurred, and regardless of whether in contract, tort, or otherwise (including statutory, common law, fraud, fraudulent inducement, other intentional tort, property and equitable claims) arising out of, relating to, or in connection or conjunction with (1) the "Coverage Certificate", or the policy under which it is issued (2) any activities, transactions, services or interactions of any kind involving you and us, or between you and any of our employees, agents, representatives or associated businesses in any way involving any activities, transactions, services or interactions involving or related in any way to the "Coverage Certificate", or (3) the validity, scope or enforceability of this arbitration provision or the "Coverage Certificate" (the "Claim") shall be resolved, on an individual basis, by final and binding arbitration. All arbitration shall be administered by the American Arbitration Association (the "AAA") in accordance with its Wireless Industry Rules and Procedures (the "Arbitration Rules") in effect at the time the Claim is filed. The Arbitration Rules, as well as forms and information on arbitration in general may be obtained by calling our authorized representative, ~~lock\line~~ at 1-877-288-4678, or by visiting AAA's Web site at [www.adr.org](http://www.adr.org). Any arbitration which you attend will take place at a location within the federal judicial district that includes your billing address at the time the Claim is filed. The Arbitration Rules provide that for claims under \$10,000, we will advance the administrative fee payable to AAA and that your portion of the arbitrator's fees may be waived in the case of economic hardship. The arbitrator shall apply relevant, substantive law and applicable statutes of limitation and shall provide written reasoned findings of fact and conclusions of law. This arbitration agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1, *et. seq.* If any portion of this arbitration provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of the arbitration provision. The arbitrator's decision and award will be final and binding, and judgement on the award rendered by the arbitrator may be entered in any court with jurisdiction over this matter.

**YOU AND WE UNDERSTAND AND AGREE THAT BECAUSE OF THIS ARBITRATION CLAUSE NEITHER YOU NOR WE WILL HAVE THE RIGHT TO GO TO COURT EXCEPT AS PROVIDED BELOW OR TO HAVE A JURY TRIAL. IN ACCORDANCE WITH THE ARBITRATION RULES, HOWEVER, YOU MAY,**

**AT YOUR ELECTION, PURSUE AN ACTION AVAILABLE IN SMALL CLAIMS COURT IN LIEU OF ARBITRATING THE DISPUTE.**

State Exceptions:

The above referenced arbitration clause does not apply to you if you are a resident of one of the following jurisdictions: Alabama, Kansas, Missouri, Nebraska, South Dakota, United States Virgin Islands, or West Virginia.

**Notwithstanding the above, any award rendered in accordance with the arbitration provisions herein shall constitute a non-binding award on you if you are a resident of one of the following states: Arkansas, Kentucky, Louisiana, Massachusetts, Mississippi, Montana, Oklahoma, South Carolina, Virginia, or Washington;** provided that within 45 days of the arbitrator's award you file a legal proceeding in the appropriate federal, state or local court, based on the same issues and facts as raised by you in the arbitration proceeding. Under no circumstances shall an issue be raised in a federal, state or local court until such time as both you and we first address our disagreement in an arbitration proceeding and obtain an arbitration award pursuant to the arbitration provision set forth above.

- H. No one may bring legal action against us under this "Coverage Certificate" unless:
  - 1. there has been full compliance with all terms of this "Coverage Certificate"; and
  - 2. the action is brought within two (2) years or any longer period as stated in the policy or any endorsement thereto after you first have knowledge of the "Loss".
- I. No person or organization, other than you, having custody of "Covered Property", will benefit from this insurance.
- J. The coverage territory is worldwide but the cost of replacement will be valued in U.S. currency at the time of replacement.
- K. You may not assign this "Coverage Certificate" without our written consent.
- L. If you have a "Loss" to "Covered Property" that is a part of a pair or set, we will only cover for a reasonable and fair proportion of the total value of the pair or set. We will not cover on the basis of a "Loss" to the entire pair or set.
- M. We agree that any terms of this "Coverage Certificate" not in conformity with applicable law are conformed to comply with such law. If any portion of this "Coverage Certificate" is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this "Coverage Certificate".
- N. This "Coverage Certificate" contains all the agreements between you and us concerning the insurance afforded. This "Coverage Certificate's" terms can be amended or waived only by endorsement issued by us and made a part of this "Coverage Certificate".
- O. We retain the right to revise this "Coverage Certificate" at any time and adjust the coverage terms including the monthly premium and the deductible. In the event of any material change in the coverage terms, monthly premium or the deductible, you will be provided advance written notice of such changes. You may cancel coverage at any time without penalty, but if you continue to pay monthly premiums after a change in monthly premiums, coverage terms or the deductible, you will be bound by those changes.

State Exceptions:

Nevada: With respect to "Coverage Certificates" issued to Insured Subscribers that are residents of Nevada, the following is added to Section VIII.O.: Except as otherwise provided by law, we will provide you such notice at least 60 days prior

to such changes. Such changes will only be made on any six month anniversary date of the Policy.

## IX. DEFINITIONS

- A. "Authorized Service Facility" means the location or locations that serve as a replacement facility for the program and supply replacements for "Covered Property". Selection of the "Authorized Service Facility" will be at the sole discretion of us or our authorized representative.
- B. "Covered Property" as used in this "Coverage Certificate" means one wireless telephone designated by us as eligible for coverage under this "Coverage Certificate", owned or leased by you and actively registered on the "Communications Equipment Service Provider's" Network and for which air time has been logged. "Covered Property" is limited to one telephone and applicable "Accessories" per replacement. The International Mobile Equipment Identity (IMEI) or Electronic Serial Number (ESN) of the wireless telephone associated with your account in the records of the "Communications Equipment Service Provider" at the time your coverage initially becomes effective and for which air time has been logged indicates the wireless telephone to be considered "Covered Property." If, prior to the "Date of Loss", you request the "Communications Equipment Service Provider" to associate a different wireless telephone with your account, this wireless telephone becomes the "Covered Property" if 1) the wireless telephone is owned or leased by you, and 2) air time usage on the wireless telephone has been logged by your "Communications Equipment Service Provider" prior to the "Date of Loss."
- C. "Accessories" as used in this "Coverage Certificate" means if part of the covered "Loss," one standard battery, one standard charger, and one Subscriber Identity Module (SIM) Card (if applicable).
- D. "Pollutants" means any solid, liquid, gaseous, or thermal irritant or contaminant including smoke, vapor, soot, fumes, acid, alkalis, chemicals, artificially produced electric fields, magnetic field, electromagnetic field, sound waves, microwaves, and all artificially produced ionizing or non-ionizing radiation and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- E. "Date of Loss" is the date on which a "Loss" to the "Covered Property" occurs.
- F. "Date of Replacement" is the date on which replacement equipment is shipped to you, or the date on which you pick up the replacement equipment at an "Authorized Service Facility," as a result of a covered "Loss".
- G. "Insured Subscriber" or "Insured Subscribers" means the customers of the "Communications Equipment Service Provider" who have been enrolled and been accepted for coverage under this "Coverage Certificate" and for whom we or our authorized representative have on file a complete description of the "Covered Property" and who have, before the Date of "Loss" in question, paid all applicable premiums payable with respect to the "Covered Property".
- H. "Loss" and "Losses" means accidental loss, theft, or physical damage, not including "Mechanical or Electrical Failure".
- I. "Mechanical or Electrical Failure" means failure of "Covered Property" to operate due to a faulty part or workmanship when operated according to the manufacturer's instructions.
- J. "Computer Virus" means any unauthorized intrusive codes or programming that are entered by any means into covered data processing equipment, media, software, programs, systems or records and interrupt the operations of "Covered Property".
- K. "Waiting Period" means the 15 day period that begins on the day you submit your request for enrollment and ends at 12:01am on the 16<sup>th</sup> day following the receipt of your completed request for coverage.
- L. "Communications Equipment Service Provider" means Cingular Wireless LLC.

M. "Coverage Certificate" means this Commercial Inland Marine Communications Equipment Insurance Coverage Certificate.

- NOTE: A. This "Coverage Certificate" may provide a duplication of coverage already provided by your personal auto insurance policy, homeowner's insurance policy, personal liability insurance policy, or other source of coverage.
- B. Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of insurance fraud. In Florida, such conduct is a felony of the third degree.

Any questions regarding the coverage provided under this "Coverage Certificate" should be directed to our authorized representative as follows:

The lock\line Customer Care Center  
Post Office Box 411605  
Kansas City, MO 64141-1605  
1-877-288-4678