

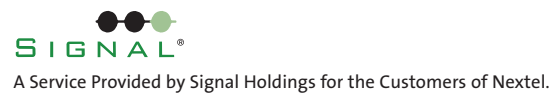


# How to Enroll.

## INSURANCE PROTECTION FOR YOUR NEXTEL PHONE

To inquire on how to enroll, choose the Direct Protect option when you purchase your phone or BlackBerry, contact Nextel Customer Care at 1-800-639-6111 or simply fill out the application on the other side and mail.

Enrollment in the Direct Protect Insurance program is applicable to new equipment only. Coverage must be elected within 30 days of the date of purchase.



The Nextel National Network reaches over 263 million people. © 2006 Sprint Nextel. SPRINT, the "Going Forward" logo, the NEXTEL name and logo, and other trademarks are trademarks of Sprint Nextel. MOTOROLA and the Stylized M Logo are registered in the U.S. Patent and Trademark Office. The BlackBerry and RIM families of related marks, images and symbols are the exclusive properties and trademarks or registered trademarks of Research In Motion Limited — used by permission. All third-party product or service names are property of their respective owners. All rights reserved.

MY69003-2850



## Nextel Choices HANDSET INSURANCE

# Protect your phone.



# Protect your phone.

## WITH DIRECT PROTECT.<sup>SM</sup>

You had good reasons for subscribing to Nextel.<sup>®</sup> Durable phones packed with features, Nationwide Walkie-Talkie and more. All working together to help you be more productive.

But what if your Nextel phone or BlackBerry<sup>®</sup> is lost, stolen or damaged? You'd want it replaced fast and affordably. That's why Nextel subscribers choose Direct Protect.<sup>SM</sup> Comprehensive insurance protection for your Nextel phone or BlackBerry.

### One out of four phones is stolen, lost or damaged. Get protected.

What if it happens to you? Without proper coverage, you could spend hundreds of dollars replacing your lost or damaged phone, or wait weeks while it's repaired.

Nextel Direct Protect covers your Nextel phone or BlackBerry in case of physical damage, theft, loss and other causes as described in the policy.

- It's easy to file claims. There's little or no paperwork.
- It's fast. With many claims authorized in the first call. After authorization, you'll get the same phone model within 1 to 3 business days. If your phone or BlackBerry has been discontinued or is unavailable, Nextel will provide you with a model of similar type and quality.



### Direct Protect. Great Coverage. For \$4.95.

EQUIPMENT TYPE	MONTHLY PREMIUM	DEDUCTIBLE PHYSICAL DAMAGE, LOSS OR THEFT
Nextel phone** or BlackBerry	\$4 <sup>95</sup>	\$35*

A \$50 fee or higher may apply for damaged units that are not returned after claim authorization.  
 Enrollment in the Direct Protect Insurance program is applicable to new equipment only. Coverage must be elected within 30 days of the date of purchase.  
 \* \$100 in CA, CO, CT, DE, FL, GA, IL, IN, MA, MI, MO, MS, NJ, NY, PA, RI, TN and TX for BlackBerry, i830, i836, i850, i860, i870, i920 and i930 units.  
 \*\* Certain models not eligible for Direct Protect including p280, v60, Special and Limited Edition models.

### Why take the chance?

Most traditional policies don't cover wireless equipment. Or they come with expensive deductibles. Manufacturers' limited-time warranties and even other Nextel Service and Repair programs also don't cover theft, loss or extreme physical damage.

Protect your investment. Get Direct Protect.

For more information, or to inquire on how to enroll for Direct Protect, call Nextel Customer Care at 1-800-639-6111 or 611 from your Nextel phone.

# FAQs

## Q: What's covered?

**A:** For \$4.95 a month, Direct Protect covers your Nextel phone or BlackBerry in case of theft, loss or accidental damage. Your monthly premium will appear on your Nextel phone bill. No extra bills or checks to write.

## Q: Does Nextel's phone warranty or Nextel's Service and Repair Program protect against theft, loss or damage?

**A:** Direct Protect is your only option to safeguard against loss or theft and it offers protection against physical damage that enhances Nextel's Service and Repair Program.

## Q: How do I sign up for Direct Protect?

**A:** The easiest way is when you buy your Nextel phone. Or call Nextel Customer Care at 1-800-639-6111 or 611 from your Nextel phone. You're covered as soon as you make your first call after you sign up. Questions? Call Nextel or The Signal at 1-888-352-9182.

Enrollment in the Direct Protect Insurance program is applicable to new equipment only. Coverage must be elected within 30 days of the date of purchase.

## Q: How do I file a claim?

**A:** Filing a claim is quick and easy. Just call The Signal at 1-888-352-9182 (you must be listed on the account) within 90 days of the incident. They'll help you file a claim. Your phone is usually replaced within 1 to 3 business days from authorization. You'll need:

- The manufacturer and name or model number of your Nextel phone.\*
- Your Nextel account number.
- The IMEI number of your Nextel phone.
- A police report number if your phone has been lost or stolen.

\* A proof of purchase receipt may be required if the insured model phone on record with Nextel differs from the claimed model phone.

## For lost or stolen phones:

- Report the incident to the police department where your phone was stolen or lost. Obtain a police report.
- Call Nextel at 1-800-639-6111 to report your phone stolen or lost. Protect yourself against unauthorized charges.
- Call The Signal at 1-888-352-9182 to process your claim. Have your police report handy.

## For damaged phones:

- Call The Signal at 1-888-352-9182 to report the incident.
- A claims representative will assist you with processing your claim.
- All claimed damaged equipment (including SIM Card, battery and battery door) must be returned to The Signal after you receive your replacement phone to avoid additional charges.
- Or visit a service center for other repair or service options.

## Q: Tell me more about The Signal.

**A:** The Signal was created 20 years ago to provide low-cost insurance to protect wireless equipment against theft, loss and damage. Direct Protect is underwritten by Assurant Solutions companies.

# Summary of Insurance 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: wireless telephones; antennae and battery packs used with insured cellular phones; related parts (other than accessories) used with insured cellular phones; similar property which is owned by, or leased to others; similar wireless communications equipment which is either scheduled or endorsed onto 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. **Enrollment Restrictions.** Enrollment in the Direct Protect Insurance program is applicable to new equipment only. Coverage must be elected within 30 days of the date of purchase.
5. **Coverage Limits.** Coverage is limited to \$1,500 maximum per occurrence, per subscriber of any Covered Property, and may be subject to the Deductible, as specified below.
6. **Valuation.** The coverage provides only for repair or replacement of the Covered Property with similar property of like kind and quality, 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.
7. **Privilege To Adjust With Subscriber.** Loss or damage, at Our option, may be adjusted with the Named Insured, or with You the Subscriber.
8. **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.
9. **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.
10. **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: \$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: The adjusted Loss; or 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: 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; Intentional (including malicious intent) 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; Wear and tear, depreciation or obsolescence; Deterioration, corrosion, hidden, or latent defect, or any quality in Covered Property that causes it to damage or destroy itself; or Loss recoverable under the Manufacturer's warranty. Cosmetic damage whereby covered property properly functions and only the appearance has been affected. Accessory coverage unless billed and separately scheduled to policy. Any covered Property that has been previously claimed and paid under a specific IMEI/MSN (manufacturer serial number). Any damage caused by repair or estimation of any other party other than Us.

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

1. You may cancel or non-renew your coverage by mailing to Us advance written notice of cancellation.
2. We may cancel:
  - a. for nonpayment of premium by providing notice at least 10 (AK-20, KY-14, ME-13, VT-15) days prior to the effective date of Cancellation; and
  - b. by providing notice at least 60 (KY-75) days prior to the effective date of cancellation for the following reasons:
    - (1) the policy was obtained through material misrepresentation;
    - (2) any insured has violated any of the terms and conditions of the policy (n/a – CA, NY, NC, WY – substantial breach; NC – substantial breach that materially affects the risk)
    - (3) the risk originally accepted has measurably increased (n/a – CT, NY, WY; NV – substantially and materially increases risk; NH, VT and requires approval of the Commissioner);
    - (4) loss of reinsurance (n/a – CT, CA, NV, NH, NY, UT, VT, WY); and
    - (5) continuation of this policy would place the Company in violation of state insurance laws (n/a – CA, UT, VT, WY).
3. Coverage provided by the policy for the Subscriber shall automatically terminate effective on the date the Named Insured cancels or We cancel or non-renew 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 services.
4. Mailing of Notices – We will mail cancellation and non-renewal notice to You, and agent or broker, at the last address known to Us. Proof of mailing will be sufficient proof of notice.

## 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 after Our request. Failure to file within the 90 days does not invalidate a claim if You show it was not possible to file within the time limit.
- 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.
- j. Return the original damaged equipment as instructed during the claim process and in no less than thirty (30) days after the claim has been authorized or be subject to unrecovered equipment fees in the amount of \$50 or higher.

## 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. **Legal Action Against Us.** No one may bring a legal action against Us until there has been full compliance with all the terms of the Policy and not more than 2 years after the Named Insured first has knowledge of the Loss. But We will extend this 2 year period by the number of days between the date proof of Loss is filed and the date the claim is denied in whole or in part.
3. **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.
4. **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 coverages 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. Summary of Insurance Coverage is accurate as of the date of print.

Direct Protect is an optional insurance program and is not required in order to purchase services or equipment.

Direct Protect may duplicate coverage already provided by other insurance policies covering your property.

Employees of Nextel are not qualified or authorized to evaluate the adequacy of your existing insurance coverages.

You may cancel the Direct Protect insurance program at any time, in which case any unearned premium will be refunded in accordance with applicable law.

While The Signal and the underwriting companies for Assurant Solutions mentioned below strive to satisfy every customer and ask that you allow us the opportunity to resolve any question, concern or complaint you may have by calling us at 1-888-352-9182, California residents should know that the California Department of Insurance operates a toll free consumer hotline at 1-800-927-HELP(4357).

Nextel may receive compensation from the insurer in connection with the insurance program.

The Direct Protect Insurance Program is administered by The Signal and underwritten by Voyager Property & Casualty Insurance Company, American Reliable Insurance Company and American Bankers General Agency on behalf of Ranchers and Farmers Mutual Insurance Company.



The Signal Insurance Agency  
California License # 0D79676

## \$100 Deductible:

\* \$100 in CA, CO, CT, DE, FL, GA, IL, IN, MA, MI, MO, MS, NJ, NY, PA, RI, TN and TX for Blackberry, i830, i836, i850, i860, i870, i920 and i930 units.

**Wisconsin residents have one (1) year to file a claim after loss.**

# APPLY FOR DIRECT PROTECT<sup>SM</sup> BY COMPLETING THIS APPLICATION CARD AND REQUESTING NEXTEL TO START BILLING.

**YES, I would like to apply for Direct Protect.  
Please check the type of insurance coverage  
you want below.**

## Equipment Coverage:

- Wireless Phone — \$4.95 per month\***

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

**Please mail this card only to:  
The Signal  
151 South Warner Road, Suite 200  
Wayne, PA 19087-2195**

**Keep the attached brochure for your records.**

## Please Complete: (please print)

Name _____	
Nextel Account # _____	
IMEI# _____	
Phone Model Name _____	Model Type _____
I certify the equipment listed above is in my possession and in good working order. I understand that coverage will only be effective when I have requested my Wireless Communications Carrier, and they have agreed, to add the monthly insurance charge to my phone statement and remit payment to The Signal on my behalf. I understand that any discontinuation of my service or, discontinuation of my Wireless Communications Carrier to me for the insurance charge, will result in a cancellation of this insurance. Coverage is subject to approval and will begin after the first verifiable call record from my phone and the receipt of this enrollment card. Coverage must be elected within 30 days of the date of purchase.	
Signature _____	Date _____