West Shore Bank Simple Secure Checking
Cell Phone Protection Summary Description of Benefits

What this benefit does

Cell Phone Protection may reimburse you if your eligible phone is stolen or damaged. A $50 deductible applies per claim. This benefit is supplemental to any other insurance coverage you may have. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records.

How you qualify

You must have an eligible West Shore Bank Simple Secure Checking account and pay your monthly wireless bill using that account.

When coverage starts

Coverage begins the first day of the month after you pay your wireless bill with your eligible account. If you stop paying your bill with the eligible account, coverage is paused until the first day of the calendar month following the date payments resume.

What is covered

Coverage includes the primary phone line and up to three additional lines listed on your wireless statement (up to four phones total). Only Cellular Wireless Telephones purchased by the Accountholder will be covered. Coverage is supplemental to, and excess of, valid and collectible insurance or indemnity (including, but not limited to, Cellular Wireless Telephone insurance programs, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Cellular Telephone Protection will cover the damage or theft up to the limits below:

Coverage limits

- Up to $800 per claim
- Maximum of 2 claims per 12-month period
- Maximum of $1,200 per 12-month period
- $50 deductible per claim

What is not covered

Coverage does not include phones that are lost without evidence of theft, cosmetic damage that does not impact functionality, or phones used primarily for professional or commercial purposes. Other exclusions apply from the list below:

- Cellular Wireless Telephone accessories other than standard battery and/or standard antenna provided by the manufacturer
- Cellular Wireless Telephones purchased for resale
- Cellular Wireless Telephones under the care and control of a common carrier (including, but not limited to, U.S. Postal Service, airplanes, or delivery service)
- Cellular Wireless Telephones which have been rented, borrowed or Cellular Wireless Telephones that are received as part of a pre- paid plan or "pay as you go" type plans
- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin
- Replacement Cellular Wireless Telephone not purchased from a cellular service provider's retail or Internet store (or authorized reseller)
- Taxes, delivery and transportation charges, and any fees associated with the cellular service provider

How to file a claim

Contact West Shore Bank within 60 days of the incident and submit required documentation within 90 days.

What you will need

- Completed claim form
- Proof of wireless bill payment from your eligible account
- Wireless provider statement
- Proof of phone purchase. The original receipt or other sufficient proof, as determined in West Shore Bank's sole discretion, of the Cellular Wireless Telephone model linked to Your Cellular Wireless Telephone account. Police report (for theft claims)
- If the claim is due to damage, an itemized repair estimate or repair receipt from an authorized Cellular Wireless Telephone repair facility describing the damage to the device
- Other reports, as West Shore Bank, in its sole discretion, deem necessary to determine eligibility for coverage.

In addition, West Shore Bank may, in its sole discretion, require (a) the Accountholder to submit the Cellular Wireless Telephone to the bank to evaluate the damage; or (b) an itemized store receipt for the replacement Cellular Wireless Telephone reflecting the damage to the device being claimed and showing the purchase was made at a Cellular Wireless service provider's retail or Internet store.

If the claim amount is less than your personal homeowner's, renters, or automobile insurance deductible, a copy of Your insurance policy personal declaration page is sufficient for your claim. If the claim amount is greater than your personal homeowner's, renters, or automobile insurance deductible, you are required to file a claim with Your applicable insurance company and to submit a copy of any claims settlement from Your insurance company along with your claim form.

How will I be reimbursed?

Depending on the nature and circumstances of the damage or theft, the Benefit Administrator, at its sole discretion, will reimburse the Accountholder for the lesser of a) eight hundred dollars ($800.00) excess of the fifty-dollar ($50.00) deductible; b) the actual or estimated cost of repair excluding taxes and other fees, less the fifty-dollar ($50.00) deductible; or c) the current suggested retail price of a replacement Cellular Wireless Telephone of like kind and quality, excluding taxes, delivery and transportation charges, and other fees paid to the Cellular Wireless Telephone service provider, less the fifty-dollar ($50.00) deductible.

Under normal circumstances, reimbursement will be deposited in the eligible account and take place within ten (10) business days of receipt and approval of claim form and all required documents.

Need help?

Call West Shore Bank at (888) 295-4373.

Important information

No payment will be made on a claim that is not completely substantiated in the manner required by West Shore Bank within six (6) months of the date of damage or theft.

After West Shore Bank has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to West Shore Bank to the extent of payment made to you. You must give all assistance as may be reasonably necessary to secure all rights and remedies.

No legal action for a claim may be brought against Us until sixty (60) days after West Shore Bank receives all necessary documentation needed to substantiate damage or theft. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against West Shore Bank unless the terms and conditions of this Guide to Benefit have been complied with fully.

This benefit is provided to Accountholders subject to the terms and conditions contained herein. The terms and conditions contained in this Guide to Benefit may be modified.

Modifications to the terms and conditions may be provided via program websites, additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Accountholders whose accounts have been suspended or canceled. The Cellular Telephone Protection described in this Guide to Benefit will not apply to Accountholders whose applicable account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary. West Shore Bank can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information describes the benefit provided to you as an Accountholder