

## how does it **work?** Employee FAQs

### How reliable is the insurer?

The insurer is Great American Insurance Company (GAIC). Founded in 1872 with a history of strong reserves and reliable performance, Great American Insurance Group is rated "A" (Excellent) by A.M. Best (as of 3/20/2007). For more information, visit [www.greatamericaninsurance.com](http://www.greatamericaninsurance.com).

### Who is Telcom Insurance Group?

Telcom Insurance Group is a full-service insurance agency wholly owned by the National Telecommunications Cooperative Association (NTCA) and its members, providing property and casualty insurance products to more than 570 small and rural independent local exchange carriers throughout America. For more information, visit [www.telcominsgrp.com](http://www.telcominsgrp.com).

### What does *Stay Connected* cover?

The level of coverage depends upon which product the customer buys. The coverages are split into simple, straightforward plans to make it much easier for the customer to understand what they are purchasing. The three plans are:

- Plan 1: Damage
- Plan 2: Stolen
- Plan 3: Lost

### How do I sell *Stay Connected*?

**You should not try to explain or "sell" the coverage to the customer, as only a qualified insurance agent is authorized to do this.** You should only present the customer information sheet and if the customer has any questions, you should ask them to call 866.840.5725. A *Stay Connected* Cellphone Replacement Service specialist will respond during normal business hours.

### If a customer makes a claim, do I need to get authorization before I give the customer a new phone?

No. Once you have fully completed the Loss Notice, you can consult your list of alternative phones to decide which phone the customer would be entitled to under the policy. You can then give them this phone as a loan phone until

the payment of the claim is authorized (usually within 7 business days) by Great American Insurance. If the Loss Notice is not complete however, payment of the claim will not be authorized so please make sure that you get all of the information from the customer and complete the Loss Notice in full.

### What happens if the claim is turned down but I have given out a loan phone?

*Stay Connected* is designed to be flexible for your customers. When the Loss Notice is fully completed, most claims will be accepted, but if for some reason a claim is denied, refer to internal procedures.

### Does the customer have to pay anything when they submit a claim?

If the claim is authorized to be paid by Great American Insurance, you will need to charge the \$50 deductible on the customer's next monthly bill. You must advise the customer of the \$50 charge when processing the claim details.

### I'm concerned about fraud – what do I need to know?

Of course fraud is a concern, but the majority of people are honest, and provided that you make sure that all of the information detailed on the Loss Notice is completed, then you have done everything reasonable to protect *Stay Connected* from fraudulent claims. Great American Insurance Company will, from time to time, perform an on site audit to review the completed Loss Notices as well as the associated documentation for claims that were presented to them for payment. All required documentation must be retained until it is confirmed, in writing, by Great American Insurance Company that documentation can be destroyed or returned to them.



## how does it **work?** Customer FAQs

### **When do I have to sign up? Can I cancel?**

Once you have enrolled in a wireless service plan with your local telephone company and have received your cellphone, you will have 14 days to evaluate the *Stay Connected* Cellphone Replacement Service and decide if you want to join. If you sign up for the replacement service, you can cancel at any time.

### **Which plan should I choose?**

You can choose between three different coverage plans (Damaged/Stolen/Lost) based on your activities and lifestyle. Each plan enhances the previous: if you want coverage for theft, you must first be enrolled in the plan for damage. If you want coverage for loss, you must first be enrolled in the plans for damage and theft.

### **How will I pay for the *Stay Connected* cellphone replacement service?**

The cost of the *Stay Connected* Replacement Service will appear as a separate fee on the monthly bill you receive from your local telephone company.

### **How do I submit a claim?**

Please return to your local telephone company to file a claim for the repair or replacement of your cellphone (depending on which plan you purchased). Your local phone company will determine how quickly it can issue you a new phone if your claim is accepted.

### **Is there a deductible?**

You will be required to pay a \$50 deductible if your claim is accepted.

### **When does my coverage begin?**

You are fully covered under the plan you choose immediately upon enrollment.

### **What kind of replacement phone will I get?**

If your phone is stolen or lost and you are enrolled in the appropriate coverage plan, you will receive a new replacement phone exactly like your original one, if it is still available. If your original phone is no longer available, you will be offered a choice of several new phones with comparable features and functions. If your phone is damaged, it will be evaluated to determine if it should be repaired or replaced.

### **Who is Great American Insurance Company?**

Great American Insurance Company, founded in 1872, has a history of strong reserves and reliable performance. Great American is a specialty property and casualty insurer well known and well regarded for fair and prompt claims settlement. For more information, visit [www.greatamericaninsurance.com](http://www.greatamericaninsurance.com).

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