

SERFF Tracking Number: ASPX-125621132 State: Arkansas
Filing Company: American Bankers Insurance Company of Florida State Tracking Number: EFT \$50
Florida
Company Tracking Number: PM AR02508AIF01
TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine
Product Name: Mobile Electronics Protection
Project Name/Number: Mobile Electronics Protection/PM AR02508AIF01

Filing at a Glance

Company: American Bankers Insurance Company of Florida

Product Name: Mobile Electronics Protection	SERFF Tr Num: ASPX-125621132	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 09.0006 Other Personal Inland Marine	Co Tr Num: PM AR02508AIF01	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: SPI AssurantPC	Disposition Date: 04/25/2008
	Date Submitted: 04/23/2008	Disposition Status: Approved
Effective Date Requested (New):		Effective Date (New): 05/23/2008
Effective Date Requested (Renewal): 05/23/2008		Effective Date (Renewal): 05/23/2008

State Filing Description:

General Information

Project Name: Mobile Electronics Protection
Project Number: PM AR02508AIF01
Reference Organization:
Reference Title:
Filing Status Changed: 04/25/2008
State Status Changed: 04/25/2008
Corresponding Filing Tracking Number:
Filing Description:
Re: American Bankers Insurance Company of Florida
NAIC # 0019-10111 / FEIN # 59-0593886
Mobile Electronics Protection
Line of Business: Personal Inland Marine
Company Filing Number: SMEP PM AR002508AIF01

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:
Deemer Date:

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We have bracketed certain fields within the form to accommodate variability without refiling. The phone numbers and addresses are brackets in case this information changes. The phrase "A Stock Insurance Company" is bracketed in the event this information changes. On the applications, deductible information, coverage amounts, and premium options are brackets to allow for variability in the coverage options offered by our client. Additionally our agent's name, Safeware, is bracketed in case this information changes. We reserve the right to make these changes without refiling the form.

Our requested effective date is within 30 days of your date of approval.

Thank you for your time and attention to this filing. If you have any questions, please feel free to call me at (800) 852-2244, extension 12958 or e-mail me at joanna.miller@assurant.com.

Company and Contact

Filing Contact Information

JoAnna Miller, Contract Compliance Analyst Joanna.Miller@assurant.com
 11222 Quail Roost Drive (770) 763-2000 [Phone]
 Miami, FL 33157 (770) 859-4296[FAX]

Filing Company Information

American Bankers Insurance Company of Florida CoCode: 10111 State of Domicile: Florida
 11222 Quail Roost Dr Group Code: 19 Company Type:
 Miami, FL 33157 Group Name: Assurant, Inc. Group State ID Number:
 (305) 253-2244 ext. [Phone] FEIN Number: 59-0593886

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:

SERFF Tracking Number: ASPX-125621132 *State:* Arkansas
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Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Bankers Insurance Company of Florida	\$50.00	04/23/2008	19868205

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	04/25/2008	04/25/2008

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Disposition

Disposition Date: 04/25/2008

Effective Date (New): 05/23/2008

Effective Date (Renewal): 05/23/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Mobile Electronics Protection Policy	Approved	Yes
Form	Mobile Electronics Protection Declaration Page	Approved	Yes
Form	Mobile Electronics Protection Policy Schedule	Approved	Yes
Form	Mobile Electronics Protection Loss Payee Schedule	Approved	Yes
Form	Mobile Electronics Protection Policy Change Endorsement	Approved	Yes
Form	Mobile Electronics Protection Policy Change Endorsement	Approved	Yes
Form	Mobile Electronics Protection International Coverage Endorsement	Approved	Yes
Form	Mobile Electronics Protection Premium Service Endorsement	Approved	Yes
Form	Mobile Electronics Protection Advanced Exchange Endorsement	Approved	Yes
Form	Mobile Electronics Protection Mandatory Endorsement	Approved	Yes
Form	Consumer Notice	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Mobile Electronics Protection Policy	AL8079PP0108 C-		Policy/Coverage Form		0.00	AL8079PPC-.PDF
Approved	Mobile Electronics Protection Declaration Page	AL8080D 0108 PC-		Policy/Coverage Form		0.00	AL8080DPC-.PDF
Approved	Mobile Electronics Protection Policy Schedule	AL8083SP0108 C-		Declaration News/Schedule		0.00	AL8083SPC-.PDF
Approved	Mobile Electronics Protection Loss Payee Schedule	AL8084SP0108 C-		Declaration News/Schedule		0.00	AL8084SPC-.PDF
Approved	Mobile Electronics Protection Policy Change Endorsement	AL8088EP0108 C-		Endorsement/Amendment/Conditions		0.00	AL8088EPC-.PDF
Approved	Mobile Electronics Protection Policy Change Endorsement	AL8089EP0108 C-		Endorsement/Amendment/Conditions		0.00	AL8089EPC-.PDF
Approved	Mobile Electronics Protection International Coverage Endorsement	AL8087EP0108 C-		Endorsement/Amendment/Conditions		0.00	AL8087EPC-.PDF
Approved	Mobile	AL8085EP0108		Endorsement New		0.00	AL8085EPC-

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	Electronics Protection Premium Service Endorsement	C-	nt/Amendm ent/Condi ons		.PDF
Approved	Mobile Electronics Protection Advanced Exchange Endorsement	AL8086EP0108 C-	Endorseme New nt/Amendm ent/Condi ons	0.00	AL8086EPC- .PDF
Approved	Mobile Electronics Protection Mandatory Endorsement	AL8111EP0108 C-	Endorseme New nt/Amendm ent/Condi ons	0.00	AL8111EPC- .PDF
Approved	Consumer Notice	N1504- 1104	Disclosure/ New Notice	0.00	N1504-.PDF

American Bankers Insurance Company of Florida

[A Stock Insurance Company]

[11222 Quail Roost Drive, Miami, FL 33157-6596 | 305.253.2244]

MOBILE ELECTRONICS PROTECTION

POLICY

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This Policy, Declarations Page, Policy Schedule Page, and Endorsements constitute a complete Policy.

INTRODUCTION

This is a Policy between you and us. Your rights and duties under this Policy may not be assigned without our written consent. PLEASE READ YOUR POLICY CAREFULLY.

DEFINITIONS

Abuse means:

1. improper usage or careless treatment of scheduled covered property by you;
2. intentional or reckless damage or destruction of property by you;
3. operation of the scheduled covered property outside the permitted or intended uses described by the manufacturer's instructions.

Accidental physical damage means an unexpected and unintentional external event that results in physical damage to your property. The damage shall not be foreseeable and shall be beyond the control of you or the individual entrusted with care, custody and control of the scheduled covered property.

Actual cash value (ACV) means the cost of replacing damaged or destroyed scheduled covered property with comparable new property, minus depreciation and obsolescence.

Burglary means the forcible entry or exit of the premises, which are not open, and illegally taking away scheduled covered property from you. Visible signs of forced entry must be present in order for loss to be covered.

Computer Virus means any unauthorized intrusive codes or programming that are entered by any means into covered electronic data processing equipment, ruggedized computer, personal digital assistant (PDA), personal digital assistant (PDA) with phone, [digital camera,] digital audio player, peripheral, media, software, programs, systems or records and interrupt the operations of scheduled covered property.

Cosmetic damage or restoration means damages or changes to the physical appearance of the scheduled covered property that do not impede or hinder the normal operational function of the scheduled covered property such as scratches, abrasions, change in color, texture or finish.

[Digital camera means a camera that captures an image though the lens and stores it on an internal memory chip, removable memory card or other digital media.]

Digital audio player means a portable electronics device that stores, organizes and plays audio or video files, encoded in MP3, AAC, WMA, WMV formats or other audio or video formats. This includes the factory installed rechargeable battery and the headset included in the original purchase.

Electronic data processing equipment means electronic computers and peripheral equipment used in conjunction with such computers and included in the purchase of the covered electronic data processing. Electronic data processing equipment does not mean any of the following:

1. Equipment used to provide building utility service, other than communications or data processing; or
2. Equipment used to manufacture products other than data; or
3. Equipment used to provide a service other than data processing or communications.

Flood means surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.

Intentional damage means any loss arising out of any act, or willful neglect by you to commit or conspire to commit with the intent to cause a loss, including imposition of any abnormal conditions to your scheduled covered property.

Loss means the direct physical damage and/or theft of scheduled covered property as listed on the Policy Schedule Page.

Mechanical and electrical breakdown means the failure of a covered part due to faulty workmanship or faulty materials supplied by the original manufacturer or distributor when operated according to the manufacturer's instructions.

Media means the material on which data is recorded, such as magnetic tapes, hard disks, optical disks or floppy disks.

Mysterious disappearance means the disappearance of property without the knowledge as to place, time or manner of its loss.

Named insured refers to the named insured shown on the Declarations page of this Policy.

Neglect means your disregard to use all reasonable means to save and preserve your property.

Occurrence means any one loss or series of losses arising out of one event for any one scheduled item.

Peripheral means any device:

1. Purchased with the electronic data processing equipment as part of a bundled price and packaged with the electronic data processing equipment, or purchased on the same date as the electronic data processing equipment and used in conjunction with the electronic data processing equipment; and
2. Dependent on the electronic data processing equipment for operation.

Personal Digital assistant (PDA), or personal digital assistant with phone (PDA Phone), means any electronic handheld information device with or without phone. This includes the factory installed battery, ac adapter and factory faceplate.

Preexisting condition means failures, defects, damages or loss, that you should have reasonably known to be present prior to the effective date of the Policy.

Robbery means the taking of your scheduled covered property by using violence, threats or intimidation.

Ruggedized computer means any laptop or tablet electronic data processing equipment specifically designed to reliably operate in harsh usage environments and conditions, such as strong vibration, extreme temperatures and wet or dusty conditions.

Scheduled covered property means any new electronic data processing equipment, ruggedized computer, personal digital assistant (PDA), personal digital assistant (PDA) with phone, [digital camera,], digital audio player, or peripheral, that you own and as scheduled on the Policy Schedule Page. The scheduled covered

property must be of a make and model that are eligible for coverage under this Policy.

Software refers to the operating system pre-loaded at the time of purchase on the scheduled covered property.

Theft means the unlawful taking or removing of property without your consent and with the intent to deprive you.

Wear and tear means the reduction in value to scheduled covered property stemming from routine use and exposure.

We, us, and our means American Bankers Insurance Company of Florida.

You and your means the named insured shown on the Declarations Page.

COVERAGES

In return for the payment of the premium shown on the Declarations Page, we will pay for loss or damage to the scheduled covered property described on the Policy Schedule Page caused by or resulting from a Covered Cause of Loss. The Covered Causes of Loss will be indicated on the Policy Schedule Page.

Covered Cause of Loss Options:

1. **Accidental Physical Damage Coverage:**
If Accidental Physical Damage is indicated on the Policy Schedule Page, We will provide coverage to your scheduled covered property against accidental physical damage.
2. **Theft Coverage:**
If Theft Coverage is indicated on the Policy Schedule Page, We will provide coverage to your scheduled covered property against direct physical loss or damage caused by theft, burglary and/or robbery.
3. **Standard Coverage:**
If Standard Coverage is indicated on the Policy Schedule Page, We will provide coverage to your scheduled covered property against direct physical loss or damage caused by: fire, lightning, internal explosion, windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles, smoke, volcanic eruption, vandalism or malicious mischief, falling objects, weight of ice, snow or sleet, accidental discharge of water or steam, sudden cracking of a steam or hot water heating system, freezing, power surge, or flood.

EXCLUSIONS

We will not pay for loss or damage caused by or resulting from the following, even though any other cause or event contributes concurrently or in any sequence to the loss, unless expressly covered on the Policy Schedule Page:

1. Depreciation, depletion, deterioration, obsolescence, corrosion, erosion, wear and tear, faulty materials or design errors.
2. Neglect including not following the original equipment manufacturer's guidelines for operations and use.
3. Cosmetic damage or restoration.
4. Any increase in loss caused by or resulting from enforcement of any ordinance, law, regulation, rule or ruling regulating or restricting repair, replacement, alteration, use, operation, construction or installation.

5. Any earth movement, including but not limited to earthquake, subsidence, sinkhole collapse, landslide, mudslide, earth sinking, or tsunami. .
6. Nuclear Hazard, reaction or radiation, or radioactive contamination, however caused.
7. War, including undeclared or civil war, and war like 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, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.
8. Computer Virus
9. A delay in or interruption of any business, manufacturing or academic activity.
10. Any intentional dishonest, fraudulent or criminal acts by you, your family members, partners, employees, your officers, trustees, directors or anyone else with an interest in the scheduled covered property, their employees or authorized representatives or anyone entrusted with the scheduled covered property, whether or not acting in collusion with other person(s). This does not apply to a carrier for hire.
11. Programming errors including the inability of a program to function properly beyond a naturally occurring calendar date.
12. Loss to accounts, bills, checks, valuable papers, records, abstracts, deeds or manuscripts.
13. Loss or damage to scheduled covered property while it is being serviced or repaired by a non-authorized facility, a non-licensed repairer, or a non-authorized or non-licensed on-site facility.
14. Mysterious disappearance.
15. Loss or damage caused by mechanical and/or electrical breakdown, faulty construction, preexisting conditions, error or omission in design.
16. Loss due to damage caused by the physical environment such as dust, condensation or evaporation, dampness, dryness, cold or heat including rust or corrosion caused by any of these factors. This includes but is not limited to continuous or repeated exposure to the same general harmful conditions in addition to vermin and insects.
17. Loss or damage caused by:
 1. The failure, malfunction or inadequacy of the following due to the inability to correctly recognize process, distinguish, interpret or accept one or more dates or times:
 - a. electronic data processing equipment; or
 - b. data; or
 - c. software and/or media; or
 - d. PDA or PDA phone.
 2. Any advice, consultation, design, evaluation, inspection, installation, maintenance, repair, replacement or supervision provided or done by you, or for you by an licensed-authorized repair technician to determine, rectify or test for, any potential or actual problems described in item 1. above.
 3. Any loss of data resulting from problems described in item 1. above.

If an excluded cause of loss as described in Item 1., 2., and 3., results in a Covered Cause of loss, we will pay only for the loss or damage caused by such Covered Cause of loss. We will not pay for repair, replacement or modification of any items in item 1. to correct any deficiencies or change any features.
18. Additional cost(s) of on-site service to your location, such as travel charges.
19. Costs which are recoverable under any product or manufacturer's warranty or extended warranty.
20. Loss that occurs outside the Policy Territory unless an approved International Coverage endorsement is attached, and additional premium has been paid.
21. Programming, data reconstruction, data recovery, program installation and/or reconfiguration, except as defined in the Policy Provisions.
22. Loss to schedule covered property permanently contained on or permanently installed in rolling stock, watercraft, aircraft, spacecraft or motor vehicles licensed for highway use.
23. Loss to PDA's or PDA phones' data, personal information managers, ring tones, contact lists, video, screen savers, stylus, external keyboard, headphones, or other PDA accessories.
24. Loss or damage to external housings or casings that do not effect the mechanical or electrical function of the scheduled covered property.
25. Loss to digital audio players' data, video or audio files.
26. Any other direct or indirect result of a loss to scheduled covered property not listed.

CONDITIONS

Policy Period/ Policy Territory

Under this Policy, the loss must occur:

1. During the Policy Period shown on the Declarations Page; and
2. Within the Policy Territory.

The Policy Territory is:

1. The United States of America, the District of Columbia, (including its territories and possessions);
2. Puerto Rico; and
3. Canada.

Limit of Insurance

The limit of your insurance under this Policy, from loss or expense arising from any one occurrence, is the amount shown on the Policy Schedule Page.

Deductible

The deductible applies on a per scheduled item and occurrence basis. We will first subtract the deductible amount shown on the Declarations Page from the amount we would otherwise pay under this Policy. We will then pay the amount in excess of the deductible, up to the applicable limit of insurance per scheduled item, never to exceed the total Limit of Insurance stated on the Declarations Page.

Your Duties In the Event of Loss or Damage

You must do the following in the event of loss or damage:

1. Our agent must be contacted prior to any repair or replacement of covered property. We reserve the right to specify or approve the licensed-authorized repair or replacement facility;
2. Give us notice within sixty (60) days of the loss or damage, including but not limited to:
 - a. A detailed description of the scheduled covered property including but not limited to make, model, serial number;
 - b. A detailed description of the events including how, when, and where the loss or damage occurred; and
 - c. A detailed description of the loss incurred including any visible damage or operational issues.
3. Provide proof of ownership for the scheduled covered property including bill of sale, invoice, cancelled check, or credit card receipt;

4. Allow us a reasonable time and opportunity to examine the property before repairs are undertaken or physical evidence of the loss is removed. But, you must take whatever measures are necessary for protection from further damage;
5. Permit us to inspect the property and records;
6. If requested, permit us to question you under oath, at such times as may be reasonably required about any matter relating to this Policy or your claim including your books and records. In such event, your answers to our questions must be signed;
7. Send us a signed, sworn proof of loss containing the information we request to settle the claim. You must do this within 60 days after our request;
8. Cooperate with us in the investigation and settlement of the claim; and
9. If applicable, submit a copy of the policy or fire report detailing the loss incurred.
10. If applicable, provide the manufacturer's software recovery discs that were provided with your computer.

If all the terms of these conditions (as detailed above) are not complied with, no claim under this Policy shall be payable.

Reducing Your Loss

You must reduce the loss, if possible, by using all reasonable means to protect scheduled covered property that has been damaged.

Payment of Loss

Payment of loss will be made:

1. after the amount of covered loss is determined under this Policy, and
2. within 30 days after:
 - a. We reach agreement with you;
 - b. entry of a final judgment; or
 - c. the ruling of an appraisal award.

Settlement Options

Equipment: Our payment for damaged electronic data processing equipment, personal digital assistants, personal digital assistants with phone, [digital cameras,] digital audio players or peripherals will be the lesser of the following:

1. The amount of insurance on the Policy Schedule Page for that unit; or
2. The cost at the time of the loss to repair or replace the damaged property with property of the same or like kind and quality; or
3. Scheduled items 3 years of age or older may be valued by using ACV as determined by us.

We will not pay for any extra cost if you decide to repair or replace the damaged property with property of a better kind or quality or of a larger capacity at your own discretion.

We further reserve the right to consult the manufacturer or other sources to determine replacement value or that of like kind and quality on the current market at the time of the loss. Factory authorized or refurbished parts or replacements may be used in the course of repair or replacement by an authorized facility.

Software and /or media: We will pay:

1. For the replacement of the original operating system installed on the equipment at the time of purchase; we will not pay to reproduce Software programs.
2. For the media materials, you must provide proof of ownership for a scheduled covered property loss that has

occurred. We will not pay for any data reconstruction or retrieval of information.

Abandonment

There can be no abandonment of any property to us.

Salvage and Recoveries

If we pay on the insured property and you and/or we recover the property, We will retain all salvage rights to the recovered property until we have been fully reimbursed for our payment.

Subrogation

If we make any payment under this Policy and you have a right to recover damages from another, we shall be subrogated to that right. However, our right to recover is subordinate to that person or organization's right to be fully compensated for loss.

Waiver or Change of Policy Provisions

This Policy contains all the agreements between you and us concerning the insurance afforded. This Policy's terms can be amended or waived only by endorsement issued by us and made a part of this Policy.

Premiums

The named insured shown on the Declarations Page:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

Transfer or Assignment of Your Rights and Duties under this Policy

Your interests, rights and duties under this Policy may not be transferred or assigned without our prior written consent except in the case of your death.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your covered property will have your rights and duties, but only with respect to your scheduled covered property.

Other Insurance

You may have other insurance that covers the property scheduled under this Policy. If you do, this Policy provides primary insurance. This means that we will pay before the other insurance pays unless specifically excluded herein.

Action Against Us

No action shall apply against us unless:

1. There has been full compliance with all the terms of this Policy; and
2. The action is brought within two years from the date when you discover the loss.

Cancellation

You may cancel this Policy by mailing or delivering to us advance written notice of cancellation.

We may cancel this Policy by mailing or delivering to the named insured written notice of cancellation at least:

- a. 15 days before the effective date of cancellation if we cancel for nonpayment of premium; or
- b. 30 days before the effective date of cancellation if we cancel for any other reason.

We will mail or deliver our notice to the named insured's last mailing address known to us. Notice of cancellation will state the effective date of cancellation. The Policy period will end on that date.

If this Policy is canceled, we will send you any premium refund due. If we cancel, the refund will be pro rata. If you cancel, any unearned premium will be refunded to you computed in accordance with the customary short-rate procedure. The cancellation will be effective even if we have not made or offered a refund.

If notice is mailed, proof of mailing will be sufficient proof of notice.

Coverage will not be provided to you under this Policy if, whether before or after a loss, you have:

1. Intentionally concealed or misrepresented any material fact or circumstance; or
2. Engaged in fraudulent conduct; or
3. Made false statements.

Nonrenewal

We may elect not to continue this Policy. We may do so by mailing to you written notice at least thirty (30) days before the effective date of non-renewal on this Policy. Proof of mailing will be sufficient proof of notice.

Concealment, Misrepresentation or Fraud

We will not pay for any loss if you at any time intentionally conceal or misrepresent a material fact concerning:

1. This Policy;
2. The scheduled covered property, including the value of such property reported to us;
3. Your interest in the scheduled covered property; or
4. A claim under this Policy.

If any material fact is concealed or misrepresented, we reserve the right to:

1. deny claim based on facts presented; or
2. re-rate risk associated with material facts; or
3. collect any premiums due on re-rate of risk and new exposure calculated from the date of purchase.

Benefits from Policy

No person or organization, other than you, having custody of the property will benefit from this insurance.

Physical Environment

You agree to take due care to maintain a physical environment, such as levels of temperature, humidity, and dust, in keeping with the recommendations of the manufacturer for the insured property.

Bankruptcy

The bankruptcy or insolvency of you or your estate will not relieve us of any obligation under this Policy.

Liberalization

If we adopt any revision that would broaden the coverage under this Policy without additional premium within 45 days prior to or during the Policy period, the broadened coverage will immediately apply to this Policy.

Loss Payable

1. We will pay you and the loss payee, if any shown on the Declarations Page for loss covered by this Policy, as interests may appear. The Policy covers the interest of you and the loss payee, unless the loss results from conversion, secretion or embezzlement on your part.
2. We may cancel the Policy as allowed by the Cancellation Condition. Cancellation ends this agreement as to the loss payee's interest. If we cancel, we will mail you and the loss payee the same advance notice.
3. If we make any payment to the loss payee, we will obtain their rights against any other party.

Calculation of Premium

The premium shown on the Declarations Page was computed based on rates in effect at the time the Policy was issued. On each renewal, continuation, or anniversary of the effective date of this Policy, we will compute the premium in accordance with our rates and rules then in effect.

Conformity to Statute

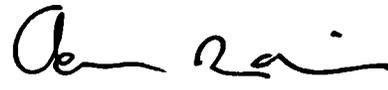
This Policy is amended to comply with the statutes of the jurisdiction:

1. where it is issued; and
2. on the effective date.

In Witness thereof, we have caused your Policy to be signed by our President and Secretary and countersigned, if required, by our duly authorized representative.



SECRETARY



PRESIDENT

American Bankers Insurance Company of Florida

[A Stock Insurance Company]

[11222 Quail Roost Drive, Miami, FL 33157-6596 | 305.253.2244]

MOBILE ELECTRONICS PROTECTION

DECLARATIONS PAGE

Policy Number:

Named Insured and Address:

Policy Period:

From:	
To:	

12:01 a.m. Standard Time at the address
of the Named Insured as stated.

Policy Summary

Policy Premium:	Total Amount of Insurance:	See Attached Schedule
Total Municipal Tax:	Insured Property:	See Attached Schedule
Total State Tax: _____	Property Coverages:	[See Attached Schedule]
Total Policy Amount:	Loss Payee:	

Agency

[Safeware, The Insurance Agency]
[6500 Busch Blvd, Ste 233]
[Columbus, OH 43229]

Forms and Endorsements

Date:

Signature of Authorized Representative (If Required)

Customer Copy

PAYMENT

Policy #	Period From:	Period To:	Balance Due: 0.00	[BillingDepartment #774244]
			Due Date: 00/00/0000	[4224 Solutions Center]
				[Chicago, IL 60667-4002]

Please call to make any changes to your policy.

TO PLACE ON (VOID WHERE PROHIBITED)		<input type="checkbox"/> CHECK ENCLOSED
		
		
NUMBER		
EXPIRATION DATE		
SIGN HERE X		

MAKE CHECK PAYABLE TO [[Safeware, The Insurance Agency]
RETURN THIS PORTION WITH PAYMENT

AL8080DPC-0108

American Bankers Insurance Company of Florida

[A Stock Insurance Company]

[11222 Quail Roost Drive, Miami, FL 33157-6596 | 305.253.2244]

MOBILE ELECTRONICS PROTECTION

POLICY SCHEDULE

Policy Number:

Named Insured and Address:

Policy Period:

From:	
To:	

12:01 a.m. Standard Time at the address of the Named Insured as stated.

Insurance is provided for those items scheduled below with respect to those coverages and kinds of property for which a specific limit of insurance is shown.

Make/Model – Serial Number	Purchase Date	[Premium]	Limit of Insurance
----------------------------	---------------	-----------	--------------------

Total Limit of Insurance:

American Bankers Insurance Company of Florida

[A Stock Insurance Company]

[11222 Quail Roost Drive, Miami, FL 33157-6596 | 305.253.2244]

MOBILE ELECTRONICS PROTECTION

LOSS PAYEE SCHEDULE

Policy Number:

Named Insured and Address:

Policy Period:

From:	
To:	

12:01 a.m. Standard Time at the address of
the Named Insured as stated.

Loss Payee List

American Bankers Insurance Company of Florida

[A Stock Insurance Company]

[11222 Quail Roost Drive, Miami, FL 33157-6596; 305.253.2244]

MOBILE ELECTRONICS PROTECTION

POLICY CHANGE ENDORSEMENT

Policy Number:

Named Insured and Address:

Policy Period:

From:	
To:	

12:01 a.m. Standard Time at the address
of the Named Insured as stated.

Effective Date of Endorsement:

It is agreed that this Policy is hereby amended as indicated:

[Name of Loss payee is added as shown]

[Items(s) listed below added to schedule]

[Address of Insured amended as shown]

[Loss payee is added as shown]

Signature of Authorized Representative (If Required)

American Bankers Insurance Company of Florida

[A Stock Insurance Company]

[11222 Quail Roost Drive, Miami, FL 33157-6596 | 305. 253.2244]

MOBILE ELECTRONICS PROTECTION

POLICY CHANGE ENDORSEMENT

Policy Number:

Named Insured and Address:

Policy Period:

From:	
To:	

12:01 a.m. Standard Time at the address of the Named Insured as stated.

Insured Property: See Attached Schedule
 Property Coverages: See Attached Schedule
 Loss Payee: [See Attached Schedule]

The premium for this Policy has been amended from:	TO:
Total Limit of Insurance:	Total Limit of Insurance:
Policy Premium:	Policy Premium:
Total Municipal Tax:	Total Municipal Tax:
Total State Tax:	Total State Tax:
Total Policy Amount: _____	Total Policy Amount: _____

The premium for this Policy is included in the Premium shown on the Declarations Page unless a specific amount is shown here.

Additional Premium of:

Return Premium of:

Agency

[Safeware, The Insurance Agency]
 [6500 Busch Blvd, Ste 233]
 [Columbus, OH 43229]

Date:

Signature of Authorized Representative (If Required)

Customer Copy

PAYMENT

Policy #

Period From:

Period To:

Balance Due:

[Billing Department #774244]

Due Date: 00/00/0000

[4224 Solutions Center]
 [Chicago, IL 60667-4002]

Please call to make any changes to your policy.

TO PLACE ON (VOID WHERE PROHIBITED)		<input type="checkbox"/> CHECK ENCLOSED
		
		
NUMBER		
EXPIRATION DATE		
SIGN HERE X		

MAKE CHECK PAYABLE TO [Safeware, The Insurance Agency]
 RETURN THIS PORTION WITH PAYMENT

American Bankers Insurance Company of Florida

[A Stock Insurance Company]

[11222 Quail Roost Drive, Miami, FL 33157-6596 | 305.253.2244]

MOBILE ELECTRONICS PROTECTION

INTERNATIONAL COVERAGE ENDORSEMENT

In return for an additional premium, the Policy is amended as follows:

Under CONDITIONS, the Policy Period/Policy Territory condition is deleted and replaced by the following:

Under this Policy, the loss must occur:

1. During the Policy Period shown on the Declarations Page; and
2. Within the Policy Territory.

The Policy Territory is:

We insure the scheduled covered property while it is anywhere in the world. However, we do not provide coverage in any of the countries listed in the U.S. Department of State, Travel Alerts at the time of the loss.

Under CONDITIONS, the Deductible section, the following has been added.

The deductible for the scheduled covered property traveling abroad will be changed to \$200 per item per occurrence.

If the Standard Coverage option is chosen, the Policy is amended as follows:

Under COVERAGES, the Covered Cause of Loss Options, item 3., has been deleted and replaced as follows:

3. Standard Coverage

We will provide coverage to your scheduled covered property against direct physical loss or damage caused by: fire, lightning, internal explosion, windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles, smoke, volcanic eruption, vandalism or malicious mischief, falling objects, weight of ice, snow or sleet, accidental discharge of water or steam, sudden cracking of a steam or hot water heating system, freezing, or flood.

Under EXCLUSIONS, the following item has been added:

28. Loss due to power surge is not covered by the International Coverage Endorsement.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

American Bankers Insurance Company of Florida

[A Stock Insurance Company]

[11222 Quail Roost Drive, Miami, FL 33157-6596 | 305.253.2244]

MOBILE ELECTRONICS PROTECTION

PREMIUM SERVICE ENDORSEMENT

In return for an additional premium, the Policy is amended as follows:

ADDITIONAL COVERAGES

LAPTOP COVERAGE ONLY:

The Premium Service Endorsement allows you to receive expedited repair, shipping and service for laptop(s) listed on the Policy Schedule Page. This includes a laptop loaner unit while repair of the damaged equipment is being facilitated. This Endorsement applies only to covered causes of damage in which the scheduled covered property is physically available for repair. If the scheduled covered property is not available for repair, no Premium Service will apply.

Your Duties in the Event of Damage:

- 1) Our agent must be contacted prior to any repair of covered property. We reserve the right to specify or approve the licensed authorized repair facility;
- 2) You must give us notice within 60 days of the damage, including but not limited to:
 - a) A detailed description of the scheduled covered property including but not limited to make, model, serial number; and
 - b) A detailed description of the events including how, when and where the damage occurred; and
 - c) A detailed description of the damage incurred including any visible damage or operational issues.
- 3) Provide proof of ownership for the scheduled covered property including bill of sale, invoice, cancelled check, or credit card receipt.
- 4) Once your unit is repaired, it will be shipped back to you and the loaner unit must be returned within a 10-day period. Shipping instructions will be included in the box. If you do not return the loaner unit you will be billed for the full replacement cost of the loaner unit. This charge will be billed to your credit card account that we require at the time of the claim. You can avoid this charge by returning the loaner unit promptly.

Laptop Loaner units will be of the same operating system as your scheduled covered property.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

American Bankers Insurance Company of Florida

[A Stock Insurance Company]

[11222 Quail Roost Drive, Miami, FL 33157-6596 305.253.2244]

MOBILE ELECTRONICS PROPERTY PROTECTION 2000

ADVANCED EXCHANGE ENDORSEMENT

In return for an additional premium, the Policy is amended as follows:

ADDITIONAL COVERAGES

PDA OR PDA PHONE COVERAGE ONLY:

The Advanced Exchange Endorsement allows you to receive a replacement PDA device before you send your damaged original device to a designated Repair Center. This endorsement covers only PDAs or PDA phones that are scheduled covered property that incur a loss or damage due to a covered cause of loss as indicated on the Policy Schedule page.

We ship a like, kind and quality device using express service including overnight shipping service when and where available. Devices of like kind and quality include factory authorized refurbished devices.

Your Duties in the Event of Theft, Loss or Damage:

- 1) Our agent must be contacted prior to any replacement or repair of scheduled covered property. We reserve the right to specify or approve the licensed authorized repair facility;
- 2) You must give us notice within 60 days of the loss or damage, including but not limited to:
 - a) A detailed description of the scheduled covered property including but not limited to make, model, serial number; and
 - b) A detailed description of the events including how, when and where the loss or damage occurred; and
 - c) In the event of a theft, the police report must be received by us before we will ship the replacement unit; and
 - d) A detailed description of the loss or damage incurred including any visible damage or operational issues.
- 3) Provide proof of ownership for the scheduled covered property including bill of sale, invoice, cancelled check, or credit card receipt.

If your claim is due to damage, when you receive the replacement device:

- 1) Shipping instructions will be provided in the box from the replacement facility.
- 2) Backup all data from your damaged original device.
- 3) Remove the batteries, stylus, subscriber identification module (SIM card) and any additional hardware (like a memory upgrade), and place the device inside the shipping box with your name, address and Service Repair Order #. Any items sent other than the PDA or PDA phone, will not be returned.
- 4) You will be responsible for actual cost of replacement unit if damaged original unit is not returned in ten (10) business days to the designated repair center. This charge will be billed to your credit card account that we require at the time of the claim for damage. You can avoid this charge by returning the damaged unit promptly.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

American Bankers Insurance Company of Florida

[A Stock Insurance Company]

[11222 Quail Roost Drive, Miami, FL 33157-6596 | 305. 253.2244]

MOBILE ELECTRONICS PROTECTION

MANDATORY ENDORSEMENT ARKANSAS

THIS ENDORSEMENT AMENDS THE POLICY. PLEASE READ IT CAREFULLY.

Under CONDITION, Action Against Us, item 2 is deleted and replaced with the following:

2. The action is brought within five (5) years after you have knowledge of the loss.

Under CONDITION, Cancellation, paragraph 2. is deleted and replaced with the following:

When this Policy has been in effect for less than sixty (60) days, we may cancel for any reason by letting you know at least twenty (20) days before the date cancellation takes effect.

After the Policy has been in effect for sixty (60) days or more, it may only be cancelled for one or more of the following reasons:

- (i) nonpayment of premium;
- (ii) fraud or material misrepresentation made by you or with your knowledge in obtaining or continuing this Policy, or in presenting a claim under this Policy;
- (iii) a substantial increase in the hazard insured against; or
- (iv) a material violation of a material provision of the Policy.

This can be done by letting you know at least twenty (20) days before the date cancellation takes effect, except for nonpayment of premium which will have ten (10) days notification before the date cancellation takes effect.

The following provision is added to the Policy:

Appraisal

If you and we fail to agree on the amount of loss, an appraisal of the loss may take place. However, an appraisal will take place only if both you and we agree, voluntarily, to have the loss appraised. If so agreed, each party will choose a competent appraiser within 20 days after both parties agree. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record having jurisdiction. The appraisers will separately state the amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. An appraisal decision will not be binding on either party.

Each party will:

- a. pay its own appraiser; and
- b. bear the other expenses of the appraisal and umpire equally.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN THE SAME.

**AMERICAN BANKERS LIFE ASSURANCE COMPANY
AMERICAN BANKERS INSURANCE COMPANY
OF FLORIDA**

11222 Quail Roost Drive, Miami, FL 33157-6596 (305) 253-2244

ARKANSAS CONSUMER NOTICE

Customer Inquiry: Should you have an inquiry about coverage or to obtain assistance in resolving a complaint, you may contact the company at:

AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
CUSTOMER SERVICE
11222 Quail Roost Drive
Miami, Florida 33157-6596
(305) 253-2244, Extension 31000

If we fail to provide you with reasonable and adequate service, you should feel free to contact:

Arkansas Insurance Department
Consumer Services Division
1200 West Third Street
Little Rock, Arkansas 72201-1904
Telephone: (800) 852-5494
Telephone: (501) 371-2640

SERFF Tracking Number: ASPX-125621132 State: Arkansas
Filing Company: American Bankers Insurance Company of Florida State Tracking Number: EFT \$50
Company Tracking Number: PM AR02508AIF01
TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine
Product Name: Mobile Electronics Protection
Project Name/Number: Mobile Electronics Protection/PM AR02508AIF01

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 04/25/2008

Comments:

Attachments:

P&C Filing Transmittal.PDF
Form Filing Schedule.PDF

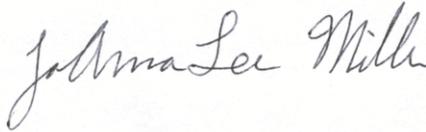
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #			
Assurant, Inc. Group	0019			
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Bankers Insurance Company of Florida	FL	10111	59-0593886	

5. Company Tracking Number	SMEP PM AR02508AIF01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	JoAnna L. Miller 11222 Quail Roost Drive Miami FL 33157	Contract Compliance Analyst	800-852-2244 Ext. 12958	770-859-4296	Joanna.Miller@assurant.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		JoAnna L. Miller		

Filing Information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	09.0 Inland Marine
10.	Sub-Type of Insurance (Sub-TOI)	09.0006 Other Personal Inland Marine
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	Mobile Electronics Protection
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 05/23/2008 Renewal: N/A
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	04/23/2008
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	SMEP PM AR02508AIF01
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Re: American Bankers Insurance Company of Florida
 NAIC # 0019-10111 / FEIN # 59-0593886
 Mobile Electronics Protection
 Line of Business: Personal Inland Marine
 Company Filing Number: SMEP PM AR002508AIF01

- Forms Filing (for approval)
- AL8079PPC-0108 Policy
 - AL8080DPC-0108 Declaration Page
 - AL8083SPC-0108 Policy Schedule
 - AL8084SPC-0108 Loss Payee Schedule
 - AL8088EPC-0108 Policy Change Endorsement
 - AL8089EPC-0108 Policy Change Endorsement
 - AL8087EPC-0108 International Coverage Endorsement
 - AL8085EPC-0108 Premium Service Endorsement
 - AL8086EPC- 0108 Advanced Exchange Endorsement
 - AL8111EPC-0108 Arkansas Mandatory Endorsement

Related Filing Documents:
 NAIC P&C Filing Transmittal
 Form Filing Schedule

American Bankers Insurance Company of Florida would like to introduce its new Mobile Electronics Protection for your review and subsequent approval.

This program will provide named peril coverage for various types of portable electronics devices, such a computers (both desktop and laptops), and their dependent peripherals, hand-held devices (PDAs and digital audio players) and PDA phones.

Our company would like to have the option of moving boxes and reformatting text to accommodate marketing requirements and the printing of our forms. The format of the forms may vary depending on our client's needs (for example, paper size, electronic distribution, etc.). The language will remain the same as approved by your Department.

We have bracketed certain fields within the form to accommodate variability without refiling. The phone numbers and addresses are brackets in case this information changes. The phrase "A Stock Insurance Company" is bracketed in the event this information changes. On the applications, deductible information, coverage amounts, and premium options are brackets to allow for variability in the coverage options offered by our client. Additionally our agent's name, Safeware, is bracketed in case this information changes. We reserve the right to make these changes without refiling the form.

Our requested effective date is within 30 days of your date of approval.

Thank you for your time and attention to this filing. If you have any questions, please feel free to call me at (800) 852-2244, extension 12958 or e-mail me at joanna.miller@assurant.com.

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
Check #:	EFT
Amount:	50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1. **This filing transmittal is part of Company Tracking #** SMEP PM AR02508AIF01

2. **This filing corresponds to rate/rule filing number**
 (Company tracking number of rate/rule filing, if applicable)

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Mobile Electronics Protection Policy	AL8079PPC- 0108	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Mobile Electronics Protection Declaration Page	AL8080DPC- 0108	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Mobile Electronics Protection Policy Schedule	AL8083SPC- 0108	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Mobile Electronics Protection Loss Payee Schedule	AL8084SPC- 0108	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Arkansas Consumer Notice	N1504-1104	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Mobile Electronics Protection Mandatory Endorsement	AL8111EPC- 0108	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	Mobile Electronics Protection Policy Change Endorsement	AL8088EPC- 0108	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08	Mobile Electronics Protection Policy Change Endorsement	AL8089EPC- 0108	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09	Mobile Electronics Protection International Coverage Endorsement	AL8087EPC- 0108	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10	Mobile Electronics Protection Premium Service Endorsement	AL8085EPC- 0108	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
11	Mobile Electronics Protection Advanced Exchange Endorsement	AL8086EPC- 0108	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		