



P R O T E C T I O N P L U S

Coverage For Your Hearing Instruments

Welcome to Protection Plus loss and accidental damage protection for your hearing instruments. When you enroll in this program you will receive

- Replacement of your hearing instruments if they are lost.
- Repair or replacement if your hearing instruments are accidentally damaged.

How To Enroll

1. Complete and **sign** the Policy Holder Information on the attached application.
2. Bring your hearing instruments to your Practitioner for an inspection. Your Practitioner will then complete the Hearing Instrument Information portion of the application.
3. Send the completed application and your annual Protection Plus payment to ESCO within thirty days of your Practitioner's inspection of your hearing instruments.
4. Once processing is complete, confirmation of coverage will be sent to you within seven business days.

Coverage Effective Date

Coverage will be effective from the date of postmark provided underwriting guidelines are met and the appropriate premium is included with your completed application. If incomplete, coverage will be effective when all necessary information is received.

Submitting A Claim

Hearing instruments are sophisticated electronic devices that require specialized professional services only your practitioner can provide. ESCO

and your practitioner work together to provide you the best possible hearing should a replacement or repaired device be required. To submit a claim, send a completed and signed claim form to ESCO via mail or FAX (800-894-6056). Claim forms can be obtained by contacting ESCO at 800-992-3726 or from your practitioner. Your claim will be handled as efficiently as possible to provide you with the same make and model you currently enjoy.

Note: a co-payment for professional services provided by your Practitioner may apply in the event of a claim.

Definitions, Terms And Limitations

This brochure provides a summary of items you may want to know regarding the Protection Plus Plan. Please refer to your contract for a complete listing of definitions, terms and limitations.

- Accidental damage means unintentional physical damage sustained by your instruments.
- Gradual deterioration, normal wear and tear, and electronic failure are *NOT* covered by this policy. Your manufacturer's warranty may cover these occurrences. See your Practitioner for more information.
- If we repair your instruments, your coverage will continue uninterrupted.
- If we replace your instruments, we will notify you concerning new coverage for your replaced instruments.

Renewal

Your benefits can be renewed annually. We automatically notify you before your benefits expire.

