

## Should You Insure Your Cell Phone?

Cell phones make our lives easier. But what if yours is lost or stolen? Then it becomes an incredible problem!

Right now the four major carriers of cell phones, Cingular, Sprint Nextel, Verizon and T-Mobile are offering insurance in case you lose your phone. They don't make it easy to get a replacement. So should you do it?

### Insurance

When you buy your next cell phone, the person selling it to you will ask you to buy insurance. If the phone is something top-of-the-line and costing upwards of \$200 or you easily lose things, then you should get it. Always treat your cell phone as a valuable.

You can skip the insurance you feel you will not lose it, or it costs under \$200.

When the company replaces a lost or stolen cell phone, they don't always give you a phone as good as your original one. Also they charge you. The cost can be anywhere from \$35 to \$110. That is called a deductible.

The premiums charged for cell phone insurance are from \$4 to \$6 per month.

Most new phones, with a lot of great features, are available for less than the cost of the insurance.

If you lose your cell phone and have coverage, you can file a police report. Whether it is stolen or lost, this is the best thing.

Recently all four of the major carriers started to require this.

They will also ask for your original purchase receipt.

When you pay a deductible, it to cover the cost of a new phone. But that does not mean they will send you the same phone you had. It might not even be similar.

They can even send you a used and cleaned up model!

### Phones

When and if you lose your cell phone, first stop the service.

If you find it, they will re-instate you and reactivate your phone.

Don't wait. They can say you are responsible for all charges made after you lost it.

Get a new phone and have it re-activated as soon as possible.

When your phone is on suspension, you will not be charged for calls but the monthly charges, taxes, still accrue. If you have 12 months left on your contract, they can make you pay for all of them.

Source: <http://www.articlecircle.com>

### About the Author

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