



2008-09 MBNA MEMORIAL PROTECTION PROGRAM

ELIGIBILITY

- Participants must be Retailer Members in good standing with MBNA and must demonstrate continuous membership from the time the certificate is offered to a customer to the time a claim is made under the program in order for the claim to be settled under the terms of the trust.
- Participants **may not** sell the certificates to their customers. They may provide a certificate of coverage to their customers when the monument is set in a cemetery.
- Certificates may be offered on selected sales. It is not required that all sales be provided with a certificate.

COVERAGE

- Coverage is offered for an act of vandalism or theft that damages or otherwise causes a monument to require replacement or repair. It is also offered for natural defects such as cracking or flaking which damages or otherwise causes a monument to need replacement.
- Coverage is **not** offered for loss arising from ceramic or porcelain photographs, stained glass or foundations, discoloration, acts of God, damage caused by cemetery personnel, vases, lights or similar adornments.
- There is a \$100 deductible fee for each occurrence that is paid by the MBNA Retailer Member – not the customer.
- Certificates are valid for 10 years from the date of installation of the monument.
- The limit of coverage for any one claim is \$10,000, in connection with any form or type of eligible restoration or replacement work.

PARTICIPATION

- Certificates are purchased at the rate of \$350.00 per 100 certificates and may be distributed to customers during the period of July 1, 2008, and June 30, 2009. Any unused certificates expire on June 30, 2009.
- Members may purchase additional 100 certificates at anytime during the period, but these also expire on June 30, 2009.
- Subsequent year certificates purchases are dependent upon continued membership in MBNA.

Certificates are activated upon receipt by MBNA and remain in effect for the first ten years after installation provided the Retailer maintains continuous membership in MBNA.

Please enroll my firm in the MBNA Memorial Protection Program. Enclosed is my payment in the amount of \$350 (USD) for the first 100 certificates of coverage. I will receive the certificates and full instructions by return mail.

- My check is enclosed.
- Please charge my Visa ___ MasterCard ___ American Express ___ (check one)
Card Number _____ Expires ___ / ___

Signature: _____

Company: _____

Address: _____

City: _____ **State** _____ **Zip Code** _____

Phone: _____ **Fax:** _____

Email: _____

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