

Article - Insurance

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§10-701.

- (a) In this subtitle the following words have the meanings indicated.
- (b) “Covered customer” means a customer who elects to purchase coverage under a policy of portable electronics insurance issued to a vendor.
- (c) “Customer” means a person who purchases or leases portable electronics or purchases service related to the use of portable electronics.
- (d) “Location” means:
 - (1) a physical location in the State; or
 - (2) a Web site, call center site, or similar location where coverage under a policy of portable electronics insurance is offered or sold to residents of the State.
- (e) (1) “Portable electronics” means:
 - (i) an electronic device, including its accessories, that:
 - 1. is easily or conveniently transported by hand by an individual; and
 - 2. is used for communication, viewing, listening, recording, gaming, computing, or global positioning; and
 - (ii) any other electronic device that is portable in nature that the Commissioner approves.
- (2) “Portable electronics” includes:
 - (i) cellular or satellite phones;
 - (ii) pagers;
 - (iii) personal global positioning satellite units;
 - (iv) portable computers;
 - (v) portable audio listening, video viewing, or recording devices;
 - (vi) digital cameras;
 - (vii) video camcorders;

- (viii) portable gaming systems;
- (ix) docking stations; and
- (x) automatic answering devices.

(3) “Portable electronics” does not include telecommunications switching equipment, transmission wires, cell site transceiver equipment, or other equipment and systems used by telecommunications companies to provide telecommunications service to consumers.

(f) (1) “Portable electronics insurance” means insurance that provides coverage for the repair or replacement of portable electronics, including coverage against one or more of the following causes of loss:

- (i) loss by disappearance;
- (ii) theft;
- (iii) mechanical failure;
- (iv) malfunction;
- (v) damage; and
- (vi) any other applicable peril, as approved by the Commissioner.

(2) “Portable electronics insurance” does not include:

(i) a service contract governed by Title 14, Subtitle 4 of the Commercial Law Article that does not include coverage for loss by disappearance or theft;

(ii) a policy of insurance covering a seller’s or a manufacturer’s obligations under a warranty; or

(iii) a homeowner’s, renter’s, private passenger automobile, or similar policy that covers loss or theft of portable electronics.

(g) “Portable electronics transaction” means:

(1) the sale or lease of portable electronics by a vendor to a customer; or

(2) the sale of service related to the use of portable electronics by a vendor to a customer.

(h) “Supervising entity” means a business entity that is:

(1) an authorized insurer; or

(2) a licensed insurance producer that is appointed by an insurer to supervise the administration of a portable electronics insurance program.

(i) “Vendor” means a person in the business of leasing, selling, or providing portable electronics, or selling or providing service related to the use of portable electronics, to customers in the State.

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