

Backup Phones-

Have you ever had to purchase a replacement phone for one that was lost or stolen or damaged beyond repair? It is not cheap. The retail value of these phones we all buy has gone up. We demanded Bluetooth, cameras, Smart phone technologies and so the cost of the phones was driven up. When we sign a new 2 year agreement or have an upgrade available to us, we can get a discount off of the new phone so it is not as expensive to buy. But if you are replacing a phone and you are not eligible for a discount, you will pay handsomely for it.



Consider this: The retail value of the new Sprint Nextel Curve BlackBerry is \$569. The Motorola Q9C retails for \$399. The Treo 800w retails for \$599! Heck most nice flip phones retail for well over \$200.

Keep a spare phone or 2 handy. It is tempting to sell those old phones that we have but its wise to keep them for backup purposes, especially if they are still in decent shape. You can have a current address book loaded in them and ready for that untimely moment when the phone is lost or damaged. Most of our business clients keep a drawer full of phones handy. If an emergency pops up then we can move a phone line to the spare right away and avoid any downtime. I have purchased phones from e-bay. I have clients purchase them from e-bay. It is a cheap alternative. But buyer beware, I can also give you examples of you get what you pay for! If

you want to replace an expensive phone with a new expensive phone, then you should carry insurance.

Mikes Mobile Minutes-



Insurance runs between \$5-\$7 per month per phone. I have always maintained that if you carry a nice phone, you better carry insurance. Asurion Protection Services is the insurance company that writes policies for most of the carriers.

As of April of this year, deductibles on Smart phones like a BlackBerry or a Windows Mobile device will go up to \$100 per incident. All other phones carry a \$50 deductible. You can make 3 claims per year, per phone number. They will overnight the phone to you and you will be up and running in no time at all All it takes is one claim to pay for several years' worth of montly fees.



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