

HOME MEDICS®
INSTRUCTION MANUAL

ARM BLOOD
PRESSURE
MONITOR



BPA-0300



IMPORTANT PRODUCT NOTICES
AND SAFETY INSTRUCTIONS

When using your blood pressure monitor, basic precautions should always be followed. Please read and follow all instructions and warnings before using this product. Save these instructions for future reference.

- Please note that this is a home healthcare product only and it is not intended to serve as a substitute for the advice of a physician or medical professional.
- This device uses oscillometric method to measure systolic and diastolic blood pressure, as well as heart rate.
- **Do not** use this device for diagnosis or treatment of any health problem or disease. Measurement results are for reference only. Consult a healthcare professional for interpretation of pressure measurements. Contact your physician if you have or suspect any medical problem. Do not change your medications without the advice of your physician or healthcare professional.
- Proper cuff size is critical for accurate measurements. Follow the instructions in this manual and printed on the arm cuff to ensure the arm cuff is used properly.
- This product is not suitable for people with arrhythmias. This device may have difficulty determining the proper blood pressure for pregnant women and for users with irregular heartbeat, diabetes, poor circulation of blood, kidney problems, or for users who have suffered a stroke.
- Excessive use may result in blood flow interference, which is likely to cause uncomfortable sensations, such as partial subcutaneous hemorrhage, or temporary numbness to your arm. In general, these symptoms should not last long. However, if you do not recover in time, please seek advice from a medical professional.
- The pulse display is not suitable for checking the frequency of heart pacemakers.
- Electromagnetic interference: The device contains sensitive electronic components. Avoid strong electrical or electromagnetic fields in the direct vicinity of the device (e.g., mobile telephones, microwave ovens). These may lead to temporary impairment of measurement accuracy.
- Please use this device indoors only.
- Use blood pressure monitor only for its intended use.
- **Do not** wrap the cuff around body parts other than your arm.
- Not for use by or on persons under the age of 18.
- **Do not** use this device on infants, children, or those who cannot express their own intention.
- Please use only the 1.5V AAA alkaline batteries for power supply.

Blood pressure measurements determined with this device are equivalent to those obtained by a trained observer using the cuff/stethoscope auscultatory method within the accuracy limits prescribed by the American National Standard for manual, electronic, or automated sphygmomanometers.

ABOUT BLOOD PRESSURE

What is blood pressure?

Blood pressure is the pressure exerted on the artery walls while blood flows through the arteries. The pressure measured when the heart contracts and sends blood out of the heart is systolic (highest) blood pressure. The pressure measured when the heart dilates with blood flowing back into the heart is called diastolic (lowest) blood pressure.

Why measure your blood pressure?

Among today's various health problems, those associated with high blood pressure are very common. High blood pressure dangerously correlates with cardiovascular diseases. Therefore, blood pressure monitoring is important for identifying those at risk.

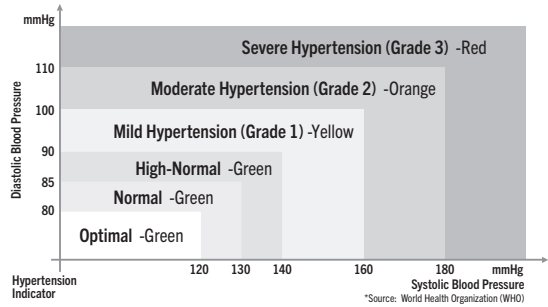
Why do my readings vary?

Blood pressure is a body parameter that is subject to normal variations throughout the day. A single reading that is different from your and your doctor's readings are not necessarily inaccurate. The average of several readings, taken under similar conditions, using the same arm, is preferred for accurate blood pressure readings.

Why are my readings different than those taken at my doctor's office? Many experience a phenomenon called "White Coat Hypertension" when measured by a doctor. White Coat Hypertension refers to blood pressure that rises above its usual level when measured in a clinical setting, such as a doctor's office.

BLOOD PRESSURE STANDARD

The table below contains defined levels of hypertension from the World Health Organization (WHO). The WHO has established globally accepted standards for the assessment for high blood pressure readings. Users can compare their own blood pressure readings against these defined levels to determine if they may potentially be at increased risk. This table is applicable to most adults age 18 and older.



Blood pressure tends to go up and down, even in people who normally don't have high readings. If your numbers stay above the "normal" range most of the time, you may be at increased risk and should consult your physician.

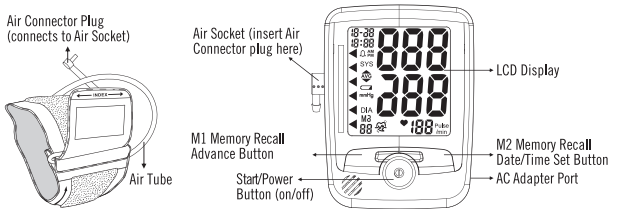
Although one can easily find where their own blood pressure readings fall on this table, this monitor comes equipped with a Risk Category Index that automatically compares each reading to the defined levels and provides a helpful cue if your reading falls into one of the stages that could potentially indicate an increased risk.

Please note that cues provided by this monitor are only intended to assist you in using this table. The table and cues are only provided for convenience to help you understand your non-invasive blood pressure reading as it relates to the WHO information. They are not a substitute for a medical examination by your physician. It is important for you to consult with your physician regularly. Your physician will tell you your normal blood pressure range as well as the point at which you may actually be considered to be at risk.

NOTE: This blood pressure monitor uses defined levels for hypertension from World Health Organization (WHO). This table provides the American Heart Association blood pressure guidelines (AHA 2017) for your reference. You can compare your readings to this chart to know where your measurement falls according to the AHA 2017 defined levels for hypertension.	Blood Pressure Category	Sistolic mmHg (upper number)		Diastolic mmHg (lower number)
	Normal	Less than 120	and	Less than 80
	Elevated	120 – 129	and	Less than 80
	High Blood Pressure (Hypertension) Stage 1	130 – 139	or	80 – 89
	High Blood Pressure (Hypertension) Stage 2	140 or higher	or	90 or higher
	Hypertension Crisis	Higher than 180	and/or	Higher than 120

*Source: AHA 2017

NAME/FUNCTION OF EACH PART

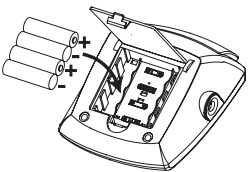


BATTERY INSTALLATION

1. Press down on the latch and lift the battery cover to open.
 2. Install or replace 4 AAA alkaline batteries in the battery compartment. Make sure the polarities "+" and "-" ends coincide with similar markings inside the compartment.
 3. Close the battery cover by pushing in the top end of the battery door.
- Replace the batteries if:**
- The low battery symbol appears on the display.
 - Nothing appears on the display when the power is switched on.

NOTE:

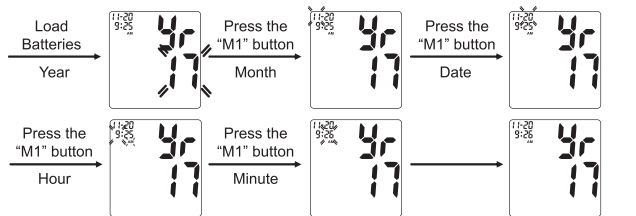
- Date and time must be reset if batteries are removed or replaced.
- Replace all batteries at one time (as simultaneous set). Use only 1.5V AAA alkaline batteries.
- When the batteries are removed, the measurement values stored in memory are retained.
- Clean contacts on battery and in battery compartment with a soft, dry cloth each time you install batteries.
- **Batteries are hazardous waste. Do not dispose of them together with household garbage.**



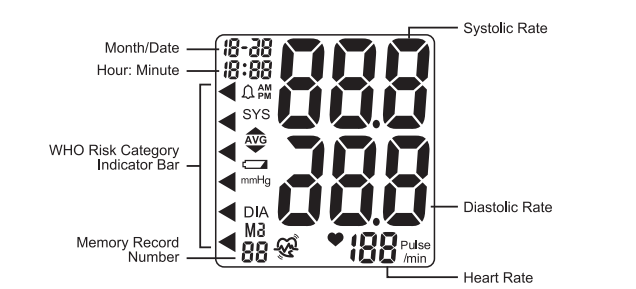
DATE AND TIME SET

It is necessary to set the date and time for the unit every time batteries are initially installed or replaced.

1. Load 4 AAA alkaline batteries; the **YEAR** will flash on the display.
2. Press the **USER M1/ + button** to advance the display to the desired year. Press the **USER M2/ button** to confirm the year.
3. Next, the **MONTH** will blink. Repeat step 2 to set the **MONTH** and **DATE**, then **HOURS**, then **MINUTES**.



DISPLAY EXPLANATIONS



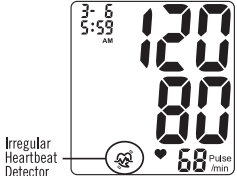
M3	M1 : Appears for User 1 M2 : Appears for User 2
AVG	Memory Average: Displays average of last 3 readings.
♥	Pulse Symbol: Shows the heart rate per minute.
◀	WHO Risk Category Indicator: See Blood Pressure Standard section.
🔋	Low Battery Symbol: Appears when batteries should be replaced.
👤	Irregular Heartbeat Detector: See below for more information.
⬆	⬆ : Appears when cuff inflates ⬆ : Appears when cuff deflates

IRREGULAR HEARTBEAT DETECTOR

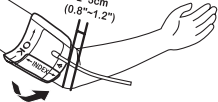
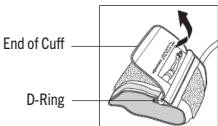
The appearance of the 👤 icon indicates that a pulse irregularity consistent with an irregular heartbeat was detected during measurement. Usually, this is not a cause for concern. However, if the symbol appears often, we recommend you seek medical advice. Please note that the device does not replace a cardiac examination, but serves to detect pulse irregularities at an early stage.

Movement, shaking, or talking during the measurement can result in pulse irregularities that may cause the appearance of this icon. Therefore, it is of great importance to not move or talk during measurement.

To determine the presence of an irregular heartbeat, the average of the heartbeat intervals is calculated with the first 3 normal effective heartbeat values. It is important to note that the average is not a strict mathematical averaging of all recorded intervals. At least 3 beats with 25% or greater difference from the average heartbeat interval will generate the 👤 icon on the screen.



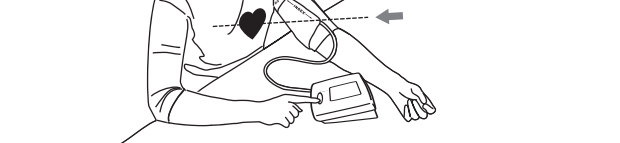
USING THE ARM CUFF



Please note:

To use the right arm, you must position the artery symbol "Φ" over the main artery. Locate the main artery by pressing with 2 fingers approximately 1" (2cm) above the bend of your elbow on the inside of your right arm. Identify where the pulse can be felt the strongest. This is your main artery.

MEASUREMENT PROCEDURE

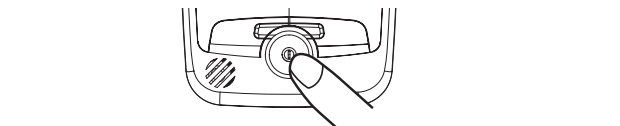


IMPORTANT:

DURING MEASUREMENT

- **Do not** talk or move your arm or hand muscles.
- **Do not** cross your legs. Sit with feet flat on the floor.
- **Do not** touch cuff or monitor during measurement.

1. Press **POWER button** to turn the monitor ON. The display will perform a self-test, then the values from the last reading will appear on the display.



2. The blood pressure monitor will start to measure. The cuff will automatically begin to inflate, with the display showing the increasing pressure in the cuff. As the pressure increases, an arrow pointing up will appear on the display.



3. When the inflation has reached optimum level, the display will begin to show decreasing pressure and an arrow pointing down will appear.
4. To detect the heartbeat, the heart symbol will appear and continuously flash on the LCD display.
5. Your blood pressure measurement and pulse will display simultaneously on the screen.
6. Press the **M1 button** to record the measurement into the **MEMORY Recall Button M1**.
7. Press the **M2 button** to record the measurement into the **MEMORY Recall Button M2**.

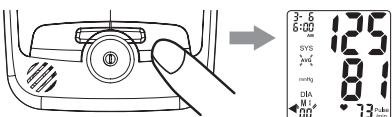
NOTE:

- This monitor automatically turns off approximately **2 minutes** after last operation. You may also press the **POWER button** to turn the unit off and record the measurement result in to the **MEMORY Recall M1**.
- To interrupt the measurement, you may press the **POWER button**. The cuff will deflate immediately after a button is pressed.

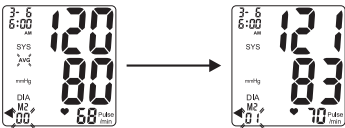
RECALLING VALUES FROM MEMORY

This monitor can be used by 2 individuals. Each user can store up to 90 measurements.

- 1. Press and release either the **M1** or **M2 button**. The unit will first display the average of the last 3 stored measurements.



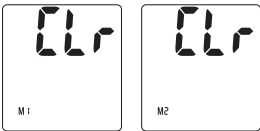
- 2. Every new press of the **M1** or **M2 button** will recall a previous reading. The latest reading will be recalled first.



- 3. To stop recalling readings from memory, press the **POWER** button.

CLEARING VALUES FROM MEMORY

From the power display off, press and hold down either the **M1** or **M2 button** until the display shows **CLr**. This indicates that all measurements have been erased.



CARE, MAINTENANCE, AND CLEANING

- Clean the blood pressure monitor body and cuff carefully with a slightly damp, soft cloth. Do not press. Do not wash cuff or use chemical cleaner on it. Never use thinner, alcohol, or petrol (gasoline) as cleaner.
- Leaky batteries can damage the unit. Remove the batteries when the unit will not be used for a long time.
- Follow local ordinances and recycling instructions regarding disposal or recycling of the device and device components, including batteries.
- If the unit is stored near freezing, allow it to acclimate to room temperature before use.
- This blood pressure monitor is not field-serviceable. You should not use any tool to open the device nor should you attempt to adjust anything inside the device. If you have any problems with this device, please contact HoMedics Consumer Relations (contact information can be found on the Warranty page).
- Do not immerse the unit in water as this will result in damage to the unit.
- Do not subject the monitor or cuff to extreme temperatures, humidity, moisture, or direct sunlight. Protect from dust.
- Do not fold the cuff and tubing tightly.
- Do not disassemble the monitor or cuff. If in need of repair, refer to the Warranty section of this manual.
- Do not subject the monitor to extreme shocks (do not drop on floor).
- Do not inflate the cuff unless wrapped around arm.
- Do not wrap the cuff around body parts other than your arm.
- Do not drop or insert any object into any opening or hose.
- To avoid accidental strangulation, keep this product away from children. Do not drape tube around neck.
- This monitor may not meet its performance specifications if stored outside these temperature and humidity ranges:

Storage/Transportation Environment Operating Environment

Temperature: -13°F ~ 158°F (-25°C ~ 70°C)
Humidity: less than 93% RH Temperature: 41°F ~ 104°F (5°C ~ 40°C)
Humidity: 15% ~ 93% RH

TROUBLESHOOTING

If any abnormality arises during use, please check the following points.

Problem	Probable Cause	Recommended Action
Nothing appears in the display even when the power is turned on.	Batteries are drained.	Replace all batteries with new ones.
	Batteries are not correctly aligned with terminals.	Reinsert batteries in the correct position.
Low battery symbol appears.	Batteries are drained.	Replace all batteries with new ones.
	In colder temperatures, batteries have weaker electrical charges.	Warm up the batteries, or use the device in a warmer setting.
Device operation time is inconsistent.	Different battery brands have different life spans.	Use alkaline batteries and replace all batteries at the same time with the same brand of batteries.
No reading after measurement.	Batteries are drained.	Replace all batteries with new ones.
Suspicious blood pressure results.	Cuff positioned improperly.	Adjust patient and arm cuff to measure.
	Blood pressure naturally varies throughout the day.	Rest a while, relax, and measure again.
Suspicious heart rate results.	Body movement during device use.	Refrain from moving during measurement.
	Measurement shortly after exercise or exposure to the outdoors.	Do not take measurements after exercise or coming back from the outdoors.
Power switches off automatically.	System design.	Push the POWER button again, and then begin measure.
During measuring, air reinflates.	It could be a normal action. If the user's blood pressure is higher than the initial pressure value, the device automatically pumps to a higher pressure by 40mmHg each time.	Relax, and try to take a measurement again.
	The arm cuff is not fastened properly.	Check that the arm cuff is fastened properly and retake the measurement.

Note: If the unit still does not work, contact HoMedics Consumer Relations. Under no circumstance should you disassemble or attempt to repair the unit by yourself. Contact information for HoMedics Consumer Relations can be found on the Warranty page.

SPECIFICATIONS

- Measuring range: Blood Pressure: 30-280mmHg
Pulse Rate: 40-199 beats/min
- Calibration accuracy: Blood Pressure: 30-280mmHg
Pulse Rate: 40-199 beats/min
- Operating environment: 10°C~40°C (50°F~104°F) with relative humidity up to 85% (non-condensing)
- Storage/Transportation environment: -20°C~-50°C (-4°F~-122°F) with relative humidity up to 85% (non-condensing)
- Power source: 4 x 1.5 V AAA batteries
- Weight: approx. 226g (without batteries)
- Dimensions: approx. 95 x 130 x 45 (W x H x D)
- Cuff circumference (M Size): approx. 9" to 17" (23 cm to 43 cm)

Note: These specifications are subject to change without notice.

ERROR CODES

Err Code	Meaning	Corrective Action
Err 0	Could not detect pulse. Too much body movement.	Reduce movement and retry measurement.
Err 1	Leakage in cuff pressure/inflation too low.	The arm cuff is not fastened properly. Reapply the cuff, and take a measurement again.
Err 2	Pressure fault, could not detect pulse. Too much body movement.	Rest a while, relax, and retry measurement.
Err 3	Could not detect pulse during deflation. Too much body movement.	The arm cuff is not fastened properly. Reapply the cuff, and take a measurement again.
Err	Memory error.	Take off batteries to reboot the device, then take another measurement.
	Low batteries.	Replace all batteries with new ones.

POTENTIAL FOR ELECTROMAGNETIC INTERFERENCE

To avoid inaccurate results caused by electromagnetic interference between electrical and electronic equipment, do not use the device near a cell phone or microwave oven. For most wireless communication devices, it is recommended to maintain a distance of 10.8 feet (3.3m) in order to avoid electromagnetic interference. This device complies with Part 15 of the FCC Rules. Operation is subject to the following two conditions: (1) this device may not cause harmful interference, and (2) this device must accept any interference received, including interference that may cause undesired operation.



FEDERAL COMMUNICATIONS COMMISSION COMPLIANCE STATEMENT

Changes or modifications to this equipment not expressly approved by the manufacturer could void the user's authority to operate the equipment. This equipment has been tested and found to comply with the limits for a Class B digital device, pursuant to Part 15 of the FCC Rules. These limits are designed to provide reasonable protection against harmful interference in a residential installation. This equipment generates, uses, and can radiate radio frequency energy and, if not installed and used in accordance with the instructions, may cause harmful interference to radio communications.

However, there is no guarantee that interference will not occur in a particular installation. If this equipment does cause harmful interference to radio or television reception, which can be determined by turning the equipment off and on, the user is encouraged to try to correct the interference by one or more of the following measures:

- Reorient or relocate the receiving antenna.
- Increase the separation between the equipment and receiver.
- Connect the equipment into an outlet on a circuit different from that to which the receiver is connected.
- Consult the dealer or an experienced radio/TV technician for help.

ELECTROMAGNETIC COMPATIBILITY (EMC)

Guidance and manufacturer's declaration – electromagnetic emissions

The device is intended for use in the electromagnetic environments listed below, and should only be used in such environments:

Phenomenon	Professional healthcare facility environment a)	Home healthcare environment a)	
Conducted and radiated RF emissions	a)	CISPR 11 Group 1 Class B	
Harmonic distortion	Not applicable		
Voltage fluctuations and flickering	Not applicable		
a) The equipment is suitable for use in Home Health Environments and Professional Health Care Environments limited to patient rooms and respiratory treatment facilities in hospital or clinics. The more restrictive acceptance limits of Group 1 Class B (CISPR 11) have been considered and applied. The equipment is suitable for use in the mentioned environments when directly connected to the Public Mains Network. b) The test is not applicable in this environment unless the ME EQUIPMENT and ME SYSTEM used will be connected to the PUBLIC MAINS NETWORK and the power input is otherwise within the scope of the Basic EMC standard.			
Guidance and manufacturer's declaration – Electromagnetic immunity – Enclosure port			
Phenomenon	Basic EMC standard or test method	Immunity test levels	
		Professional healthcare facility environment	Home healthcare environment
Electrostatic discharge	IEC 61000-4-2	± 8kV contact ± 2kV, ± 4kV ±, ± 8kV, ± 15kV air	
Radiated RF EM fields	IEC 61000-4-3	a)	10 V/m b) 80MHz - 2.7 GHz 80% AM at 1kHz
Proximity fields from RF wireless communications equipment	IEC 61000-4-3	COMPLIANT NOTE: Further information about distances to be maintained between portable and mobile RF communications equipment (transmitters) and the AVITA BP68 can be requested from AVITA using the contact information provided in this manual. However, it is advisable to keep the electromechanical aerosol equipment at an adequate distance of, at least, 0.5 m from mobile phones or other RF communications transmitters to minimise possible interference.	
Rated power frequency magnetic fields	IEC 61000-4-8	30 A/m c) 50 Hz or 60 Hz	
a) The equipment is suitable for use in Home Health Environments and Professional Health Care Environments limited to patient rooms and respiratory treatment facilities in hospital or clinics. The more restrictive IMMUNITY acceptance limits have been considered and applied. b) Before modulation is applied. c) This test level assumes a minimum distance of at least 15 cm between the ME EQUIPMENT or ME SYSTEM and sources of power frequency magnetic fields.			

Recommended separation distances between portable and mobile RF communication equipment and the device.

The device is intended for use in an electromagnetic environment where radiated RF disturbances are under control. User can help prevent electromagnetic interference by keeping the device at a minimum distance from portable and mobile RF communications equipment (transmitters). Below table details the maximum output power of transmitter:

Rated maximum output power of transmitter W	Separation distance according to frequency of transmitter m		
	150 kHz to 80 MHz d = 1.2 √P	80 MHz to 800 MHz d = 1.2 √P	800 MHz to 2.5 GHz d = 2.3 √P
0.01	0.12	0.12	0.23
0.1	0.38	0.38	0.73
1	1.2	1.2	2.3
10	3.8	3.8	7.3
100	12	12	23
For transmitters rated at a maximum output power not listed above, the recommended separation distance d in metres (m) can be estimated using the equation applicable to the frequency of the transmitter, where P is the maximum output power rating of the transmitter in watts (W) according to the transmitter manufacturer. NOTE 1 At 80 MHz and 800 MHz, the separation distance for the higher frequency range applies. NOTE 2 These guidelines may not apply in all situations. Electromagnetic propagation is affected by absorption and reflection from structures, objects, and people.			

Guidance and manufacturer's declaration – electromagnetic immunity

The device is intended for use in the electromagnetic environments listed below, and should only be used in such environments:

Immunity test	IEC 8080 1 test level	Compliance level	Electromagnetic environment- guidance
Conducted RF IEC 61000-4-6 Radiated RF IEC 61000-4-3	3 Vrms 150 kHz to 80MHz 3 V/m 80 MHz to 2.5 GHz	3 Vrms 10 V/m	Portable and mobile RF communications equipment should be used no closer to any part of the device, including cables, than the recommended separation distance calculated from the equation applicable to the frequency of the transmitter. Recommended separation distance d = 1.2 √P d = 1.2 80 MHz to 800 MHz √P d = 2.3 800 MHz to 2.5 GHz √P where P is the maximum output power rating of the transmitter in watts (W) according to the transmitter manufacturer and d is the recommended separation distance in metres (m). Field strengths from fixed RF transmitters, as determined by an electromagnetic site survey, should be less than the compliance level in each frequency range. Interference may occur in the vicinity of equipment marked with the following symbol:
NOTE 1 At 80 MHz and 800 MHz, the higher frequency range applies. NOTE 2 These guidelines may not apply in all situations. Electromagnetic propagation is affected by absorption and reflection from structures, objects, and people.			
a Field strengths from fixed transmitters, such as base stations for radio (cellular/cordless) telephones and land mobile radios, amateur radio, AM and FM radio broadcast and TV broadcast cannot be predicted theoretically with accuracy. To assess the electromagnetic environment due to fixed RF transmitters, an electromagnetic site survey should be considered. If the measured field strength in the location in which the device is used exceeds the applicable RF compliance level above, the device should be observed to verify normal operation. If abnormal performance is observed, additional measures may be necessary, such as reorienting or relocating the device. b Over the frequency range 150 kHz to 80 MHz, field strength should be less than 10 V/m.			

WARRANTY

LIMITED 5-YEAR WARRANTY

HoMedics sells its products with the intent that they are free of defects in manufacture and workmanship for a period of 5 years from the date of original purchase, except as noted below. HoMedics warrants that its products will be free of defects in material and workmanship under normal use and service. This blood pressure monitor meets the simulated measurement cycles test requirement per EN1060-3, part 8.10. This warranty extends only to consumers and does not extend to Retailers.

To obtain warranty service on your HoMedics product, contact a Consumer Relations representative by telephone at 1-800-466-3342 for assistance. Please make sure to have the model number of the product available.

HoMedics does not authorize anyone, including but not limited to Retailers, the subsequent consumer purchaser of the product from a Retailer, or remote purchasers, to obligate HoMedics in any way beyond the terms set forth herein. This warranty does not cover damage caused by misuse or abuse; accident; the attachment of any unauthorized accessory; alteration to the product; improper installation; unauthorized repairs or modifications; improper use of electrical/power supply; loss of power; dropped product; malfunction or damage of an operating part from failure to provide manufacturers recommended maintenance; transportation damage; theft; neglect; vandalism; or environmental conditions; loss of use during the period the product is at a repair facility or otherwise awaiting parts or repair; or any other conditions whatsoever that are beyond the control of HoMedics.

This warranty is effective only if the product is purchased and operated in the country in which the product is purchased. A product that requires modifications or adoption to enable it to operate in any other country than the country for which it was designed, manufactured, approved, and/or authorized, or repair of products damaged by these modifications is not covered under this warranty.

THE WARRANTY PROVIDED HEREIN SHALL BE THE SOLE AND EXCLUSIVE WARRANTY. THERE SHALL BE NO OTHER WARRANTIES EXPRESS OR IMPLIED INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS OR ANY OTHER OBLIGATION ON THE PART OF THE COMPANY WITH RESPECT TO PRODUCTS COVERED BY THIS WARRANTY. HOMEDICS SHALL HAVE NO LIABILITY FOR ANY INCIDENTAL, CONSEQUENTIAL, OR SPECIAL DAMAGES. IN NO EVENT SHALL THIS WARRANTY REQUIRE MORE THAN THE REPAIR OR REPLACEMENT OF ANY PART OR PARTS THAT ARE FOUND TO BE DEFECTIVE WITHIN THE EFFECTIVE PERIOD OF THE WARRANTY. NO REFUNDS WILL BE GIVEN. IF REPLACEMENT PARTS FOR DEFECTIVE MATERIALS ARE NOT AVAILABLE, HOMEDICS RESERVES THE RIGHT TO MAKE PRODUCT SUBSTITUTIONS IN LIEU OF REPAIR OR REPLACEMENT.

This warranty does not extend to the purchase of opened, used, repaired, repackaged, and/or resealed products, including but not limited to sale of such products on internet auction sites and/or sales of such products by surplus or bulk resellers. Any and all warranties or guarantees shall immediately cease and terminate as to any products or parts thereof that are repaired, replaced, altered, or modified, without the prior express and written consent of HoMedics.

This warranty provides you with specific legal rights. You may have additional rights that may vary from state to state. Because of individual state regulations, some of the above limitations and exclusions may not apply to you.