

February 4, 2024

Device Mobile # 301-538-3475

AWSFF405BAS2MD

Exceptional protection to keep you connected



You made a great choice! Here's what to do next.

- Review your coverage documents, which include full details on the benefits and exclusions of your plan. And keep them handy in case you need to file a claim.
- Download and register the **Protection<360>® app by Assurant®** to make the most of your plan.

Worry-free protection when you need it

- Unlimited accidental damage claims, including \$29 screen-only repair for eligible smartphones*
- Loss and theft coverage with up to two claims in any rolling 12-month period based on the date of the first replacement
- Unlimited hardware service (mechanical breakdown) claims, including next-business-day replacements

Make the most of your plan with live tech support

With the **Protection<360>® app by Assurant®**, you'll get all the technical support you need to help you:

- Set up your new device just the way you want it, including support in transferring data
- Connect other smart devices in your home
- Solve issues with your PCs/laptops

Plus, access user manuals, videos, and how-to and troubleshooting guides specifically tailored to your device. You can also view service fees/deductibles, access program information, and file and track a claim straight from the app.



* This applies when and where service is provided through Assurant-authorized repair centers. Otherwise, we'll provide a replacement device and collect the appropriate all other accidental damage service fee/deductible based on device tier.

This program is underwritten/provided by the Assurant companies identified in the enclosed coverage documents. Please remember to make or receive a call, send a text, or access data on the device (not using Wi-Fi) to verify your device is active on the T-Mobile network.

The Protection<360>® app by Assurant® isn't an insurance product or service contract.

Use the Protection<360>® app
or visit mytmoclaim.com at any time to file and track your claim



- Please have the following information handy:
 - Make, model, IMEI, and details about what happened to your device
 - Contact info (Have your my.t-mobile.com user ID and password handy so we can verify your identity. We may ask for your picture ID in the claims process.)
 - Payment method for service fee/deductible
 - Shipping information
- For claims related to mechanical or electrical breakdown for a T-Mobile-approved device, you can call T-Mobile at 1-800-937-8997 or visit any T-Mobile store.

When you file a claim, we'll provide you with the options available for repair or replacement, which may include service and repair, mail-in repair, or replacement by mail.

Keep these things in mind

- Only the primary accountholder may file a claim.
- You must file a claim within the time frame indicated in your coverage documents.
- In certain circumstances, we may request additional information to process a claim, which may include questions specific to the claim event as well as documentation regarding device ownership, your identification, and proof of loss.
- Any replacement device will be a reconditioned model of like kind and quality. In the event that a reconditioned one isn't available, we'll replace it with a new model of like kind and quality. For repairs, we may use reconditioned parts to service your device. Device color may vary depending on availability.

Coverage details

Coverage Purchased: Device Protection

Covered Device: your eligible device under "Account" on your T-Mobile app

Coverage Start Date: 12:01 a.m. standard time on the date coverage is added to your T-Mobile account

Coverage End Date: renews month to month until canceled by you or us

Monthly Cost: varies by device; see T-Mobile Deductible and Fee Schedule

Service Fee/Deductible: varies by device; see T-Mobile Deductible and Fee Schedule

Unrecovered Device/Equipment Fee (Nonreturn Fee): equal to the retail price of the replacement device plus applicable shipping costs

Maximum Replacement Value: the lesser of the replacement device or the purchase price of the claimed device, minus your service fee/deductible

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claims containing any materially false information or conceals, for the purposes of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and may subject such person to criminal and substantial civil penalties.

Claim Limits: Unlimited accidental damage claims. Maximum of two approved loss or theft claims within any rolling 12-month period based on the date of the first replacement. Device Protection covers the device and certain accessories when required. There are no claim limits for hardware service (mechanical breakdown) claims. Damaged devices must be returned within 10 days of receiving the replacement device; otherwise, you'll be charged an unrecovered equipment fee. Certain losses are not covered; see coverage documents for details.

If you cancel your wireless service, your coverage will also be canceled.

T-Mobile and the magenta color are registered trademarks of Deutsche Telekom AG.

Find your plan's fees and deductibles by device tier below. To see which tier corresponds to your device, refer to the next page or visit mytmclaim.com/deductible.

Basic Device Protection

Summary of Program Fees (Plus Tax if Applicable)						
Device Tier*	1	2	3	4	5 and BYOD	6
Monthly Charge per Device	\$6	\$8	\$11	\$13	\$14	\$24
Service Fees/Deductibles per Approved Claim by Incident Type** (Plus Tax if Applicable)						
Hardware Service (Mechanical Breakdown)†						
	\$0	\$0	\$0	\$0	\$0	\$0
Accidental Damage						
Screen-Only Repair (Eligible Smartphones Only)	-			\$29		
All Other	\$10	\$49		\$99		\$199
Loss/Theft						
	\$10	\$49	\$99	\$149	\$249	\$499

* If you switch your device to one that's classified in another tier, and as device depreciation adjustments are made, the monthly charge for your new tier will be reflected on your T-Mobile bill.

** Claim limits apply. Refer to coverage documents for details. For customers who have changed their T-Mobile account number, any approved claims under the previous account number will continue to apply toward the limit. When you receive a replacement device, you'll need to return your damaged/malfunctioning device to avoid being charged an **unrecovered equipment fee** (nonreturn fee) equal to the retail price of the replacement device plus applicable shipping costs.

† There's a \$5 processing fee collected by T-Mobile when devices are exchanged through T-Mobile. There's no processing fee for eligible mechanical breakdown claims handled by the manufacturer. All BYOD mechanical breakdown exchanges must be handled by Assurant. There's no processing fee for BYOD customers.

Refer to the next page to find your device make and model, and which device tier applies.

T-Mobile is a registered trademark of Deutsche Telekom AG. All marks associated with the devices listed herein are the property of their respective owners.



Acer	Tier
Chromebook 511	3

Alcatel	Tier
3T 8 A30 GO FLIP 3 GO FLIP 4 4G JOY TAB LINKZONE 2 REVL SyncUP Kids Watch	1
JOY TAB2 JOY TAB Kids, JOY TAB Kids 2	2

ANS	Tier
Wiko Voix	2

Apple	Tier
Watch SE 2nd Gen Watch SE2	2
iPad iPad 7th Gen, iPad 8th Gen iPhone 6s iPhone SE, iPhone SE2 Nike Watch SE Watch SE Watch Series 3 Watch Series 5	3
iPad 9th Gen iPad Mini 6 iPhone 6s Plus iPhone 6 Plus 64 GB iPhone 7, iPhone 7 Plus Watch Series 4, Watch Series 6 Watch Series 7, Nike Watch Series 7 Watch Series 8, Watch Ultra Watch Series 9 Watch Ultra2	4
iPad Air 4 iPad Air 5th Gen iPad Pro 11-inch iPhone 8, iPhone 8 Plus iPhone X iPhone XR iPhone XS, iPhone XS MAX iPhone 11 iPhone 11 Pro, iPhone 11 Pro Max iPhone 12 iPhone 12 Mini iPhone 12 Pro, iPhone 12 Pro Max iPhone 13 iPhone 13 Mini iPhone 13 Pro, iPhone 13 Pro Max	5

Apple	Tier
iPhone 14 iPhone 14 Plus iPhone 14 Pro, iPhone 14 Pro Max iPhone 15 iPhone 15 Plus iPhone 15 Pro iPhone 15 Pro Max	5
iPad Pro 11 3rd Gen iPad Pro 12.9 5th Gen	6

Arcadyan	Tier
KVD21 Gateway	2

Arlo	Tier
Go Go 2 LTE Security Camera	2

Bullitt Group	Tier
CAT S48C	3

Coolpad	Tier
Snap Surf Tasker	1

Franklin	Tier
T10 Mobile HotSpot	1
JEX RG2100 5G Mobile Hotspot	2

Geotab	Tier
GO8	1

Google	Tier
Pixel 3a Pixel 3a XL Pixel 4a Pixel 6 Pixel 6a Pixel 7 Pixel 7a Pixel Watch	3
Pixel 3 Pixel 3 XL Pixel 4 Pixel 6 Pro	4
Pixel 4 XL Pixel 7 Pro	5

HMD	Tier
Nokia X100 5G Nokia G310 5G Nokia G400 5G	2

Inseego	Tier
MiFi 5G MiFi XPRO 5G	2

KonnectONE	Tier
Moxee Signal Moxee Tablet	1
Moxee Tablet 2	2

LG	Tier
Aristo Aristo 2 Plus Aristo 4+ Aristo 5 K20 Plus	1
G Pad 5 K30 K40 K51 Stylo 3 PLUS Stylo 4 Stylo 5 Stylo 6	2
G6 Q7+ VELVET 5G	3
G7 G8 V30	4
V60 WING 5G	5

Microsoft	Tier
Lumia 640	1

Please note: If you switch your device to one that is classified in another tier, the monthly charge for your new tier will be reflected on your T-Mobile bill.

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Motorola	Tier
e e6 g play REVLRY Z2 Force	1
G7 Power G Pure G Stylus 5G Moto g 5G Moto g stylus 5G One 5G Ace REVLRY+	2
razr 5G razr+ 2023	5

OnePlus	Tier
Nord N100	1
Nord N10 5G Nord N20 5G Nord N30 5G Nord N200 Nord N300 5G	2
6T 7T 8 5G	3
7 Pro 9 5G	4
9 Pro 5G 10 Pro 5G	5

Q1	Tier
Schok Flip	1

Samsung	Tier
Galaxy A02 Galaxy A10e Galaxy A11 Galaxy J3 Prime Galaxy J3 Star	1
Galaxy A03 Galaxy A12 Galaxy A13 Galaxy A13 5G Galaxy A14 5G Galaxy A20 Galaxy A21 Galaxy A32 5G Galaxy Chromebook Go Galaxy J7 Prime, Galaxy J7 Star Galaxy Tab A7 Lite Galaxy Watch 4	2

Samsung	Tier
Galaxy A51 5G Galaxy A52 5G Galaxy A53 Galaxy A71 5G Galaxy S3 Classic Galaxy S7 Galaxy Watch Galaxy Watch 3 Galaxy Watch 4 Classic Galaxy Watch5 Galaxy Watch5 Pro Galaxy Watch6 Galaxy Watch6 Classic Galaxy Watch Active2 XCover6 Pro	3
Galaxy Chromebook Go 5G Galaxy Note 5 Galaxy GS21 FE 5G Galaxy S7 Edge Galaxy S8, Galaxy S8+ Galaxy S9, Galaxy S9+ Galaxy S20 FE 5G Galaxy Tab S6 Galaxy Tab S7 FE	4
Galaxy A54 5G Galaxy Book S Galaxy Note 8 Galaxy Note 9 Galaxy Note 10+ 5G Galaxy Note20, Galaxy Note20 Ultra 5G Galaxy S8 Active Galaxy S10 Galaxy S10 5G Galaxy S10+ Galaxy S10e Galaxy S20 5G Galaxy S20+ 5G Galaxy S20 Ultra 5G Galaxy S21 5G, Galaxy S21 PLUS 5G Galaxy S21 Ultra 5G Galaxy S22 5G Galaxy S22+ 5G Galaxy S22 Ultra 5G Galaxy S23 Galaxy S23+ Galaxy S23 Ultra Galaxy Tab S8+ 5G Galaxy Z Flip Galaxy Z FLIP3 5G Galaxy Z Flip4 Galaxy Z Flip5	5
Galaxy Z Fold2 5G Galaxy Z Fold3 5G Galaxy Z Fold4 Galaxy Z Fold5	6

TCL	Tier
Flip Go	1
30 XE 5G Stylus 5G TAB 8 LE TAB 10 5G	2

Timex	Tier
FamilyConnect Senior Watch	1
Family Connect	2

T-Mobile / WondaLink Inc.	Tier
Hotspot D53 REVL 2 REVL 4 Test Drive SyncUP DRIVE 2 SyncUP DRIVE SD-7000T SyncUP PETS SyncUP Kids Watch	1
5G Hotspot REVL 2+ REVL 4+ Sonim XP3 PLUS	2
High-Speed Internet Gateway (Nokia) REVL 5G	3

Wingtech	Tier
T-Mobile REVL TAB 5G T-Mobile REVL V+ T-Mobile REVL 6 5G T-Mobile REVL 6 PRO 5G T-Mobile REVL 6X 5G T-Mobile REVL 6X PRO 5G	2

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BASIC SERVICE CONTRACT TERMS AND CONDITIONS

This Service Contract is not a contract of insurance. Unless otherwise regulated under state law, the contents of this Service Contract should be interpreted and understood within the meaning of a “service contract” in Public Law #93-637.

This Service Contract is issued to You and includes the Terms and Conditions below, any state specific disclosures, any other applicable disclosures, as well as Your Service Contract enrollment / Coverage Confirmation. This Service Contract covers the Covered Device(s) described on Your proof of coverage, Device Profile, or if applicable, Your receipt or other enrollment documentation (“Coverage Confirmation”). We may require You to provide these documents prior to Your service event.

COVERAGE UNDER THIS SERVICE CONTRACT INCLUDES BENEFITS THAT MAY OVERLAP WITH YOUR COVERED DEVICE'S MANUFACTURER'S WARRANTY. THIS SERVICE CONTRACT IS PRIMARY AND PROVIDES HARDWARE FAILURE BENEFITS PLUS ADDITIONAL BENEFITS DURING YOUR WARRANTY PERIOD.

DEFINITIONS

Accessories are those items included with Your Covered Device purchase. These may include for smartphone, the device battery, wall charger, and USB charging cable. Accessories are eligible for coverage only when claimed as part of a Covered Device service event.

Administrator means the entity responsible for managing the benefits and services outlined in this Service Contract. The Service Contract Administrator is The Signal in all states, except in Oklahoma where the Service Contract Administrator is The Signal, L.P. The address and phone number of each Service Contract Administrator is P.O. Box 47168, Atlanta, GA 30362, 1-877-881-8578.

Covered Device(s) means Your eligible T-Mobile device(s) on network as listed on Your Coverage Confirmation, or any eligible device registered by You and approved by Us. Your Covered Device includes its Accessories. In addition, at Our discretion, coverage may extend to any replacement device provided by the device seller, the manufacturer, or by Us, as well as any subsequent upgrade device purchased or leased by You and registered with (and approved by) Us as a Covered Device.

Device Profile (if applicable) means the personal user account You create with Us on www.mytmoclaim.com to register and manage Your Covered Device(s) and view the details of Your Coverage Confirmation

Manufacturer means the entity that manufactured Your Covered Device.

Price means the amount You paid for this Service Contract as listed on Coverage Confirmation.

Provider means the entity that is contractually obligated to You under the terms of this Service Contract. The Service Contract Provider is Federal Warranty Service Corporation in all states except in California where the Provider is Sureway, Inc.; in Florida where the Provider is United Service Protection, Inc., and in Oklahoma where the Provider is Assurant Service Protection, Inc. The address and phone number of each Provider is P.O. Box 105689, Atlanta, GA 30348-5689, 1-877-881-8578.

Seller is T-Mobile, USA, Inc., the entity that sold You this Service Contract.

We/Us/Our means one or more of the following - this Service Contract Provider, the Administrator, or our third party authorized servicers.

You/Your means the Covered Device(s) owner or lessee under this Service Contract.

WHEN COVERAGE BEGINS AND ENDS

If You purchase this Service Contract at the same time You purchase Your Covered Device(s), this Service Contract begins the date You enroll for coverage.

If You purchase this Service Contract on a date later than the date You purchase Your Covered Device(s), this Service Contract takes effect immediately upon passing a device inspection.

If a Covered Device changes due to a replacement by the device seller, the manufacturer, or US or due to an upgraded device either purchased or leased by You, coverage ceases on the existing Covered Device and begins on the replacement/upgrade device when You activate the replacement device on the Seller's network and We approve for coverage.

We reserve the right to deny coverage for any device that You do not register or that We do not approve as a Covered Device. If we disapprove coverage, We will notify you within thirty (30) days of your enrollment and refund any Price collected.

Your coverage start date, term, end date, Price, Service Fees, and other coverage specifics are listed on Your Coverage Confirmation.

For those who purchase month to month coverage or a renewable term option (when offered), this Service Contract is continuous until either cancelled or not renewed by either You or Us.

WHAT IS COVERED

- Mechanical and Electrical Failure (Hardware Services):** If during the Service Contract term, You submit a valid claim on Your Covered Device to notify Us of a defect in materials and workmanship, We will arrange to repair or replace the Covered Device. For smartphones, this Service Contract includes the Covered Device battery should its capacity hold an electrical charge of less than eighty percent (80%) of its original specifications.

2. **Accidental Damage from Handling:** If during the Service Contract term, You submit a valid claim on Your Covered Device to notify Us of a failure due to accidental damage from handling (“ADH”), We will arrange to repair or replace the Covered Device.

ADH coverage only applies to operational or mechanical failures caused by an accident from handling that results from an unexpected and unintentional external event (example, drops and damage caused by liquid contact).

ADH coverage only is available for smartphones, tablets, and watches.

3. **Technical Support.** During the Service Contract term, We will provide You with technical support resources and tools applicable to Your Covered Device. Technical support may include assistance with installation, launch, configuration, troubleshooting, and recovery (except for data recovery), that relate to storing, retrieving, and managing of files; as well as determining when hardware service is required.

Under this Service Contract, We will provide technical support for the following:

- (i) Any Covered Device,
 - (ii) The operating system and software applications pre-installed by the manufacturer on the Covered Device,
 - (iii) Software applications, branded by the Covered Device manufacturer, including but not limited to word processing, worksheets, and presentation software (“Consumer Software”), and
 - (iv) Connectivity issues between the Covered Device and its computer or other supported technology that meets the Covered Device’s connectivity specifications and runs an operating system supported by the Covered Device.
4. In addition, during the Service Contract term, We may provide You with other services specific to Your Covered Device(s). These limited benefits may include (but not limited to) device support, content backup and security services, claims management tools, alternative servicing and upgrade options, or promotions. Certain features of these services may not be available on or compatible with all device types.

WHAT IS NOT COVERED

We will not provide service to a Covered Device with failure or damage that results from:

1. The setup, installation, or any data restoration of the Covered Device or the provisioning of equipment during your service event. This includes the removal or disposal of any Covered Device replaced under this Service Contract.
2. Damage caused by (a) misuse, reckless, abusive, willful or intentional conduct associated with handling and use of the Covered Device, including vandalism; (b) exposure to environmental or weather conditions (including rust or

corrosion); (c) acts of God, or other external causes except as described in What Is Covered; and (d) service performed by anyone not authorized by the manufacturer or Us.

3. Operating the Covered Device outside the permitted or intended use as described by the manufacturer.
4. A Covered Device with an altered, defaced, or removed serial number, or a Covered Device modified to alter its functionality or capability without the manufacturer’s written permission.
5. A Covered Device that was lost or stolen.
6. This Service Contract only applies to a Covered Device returned to Us in its entirety.
7. Neglect, including when required maintenance and /or cleaning are not performed as specified by the manufacturer.
8. Damage related to a virus or any other type of malware.
9. Damage to Your data, either inputted, stored on, connected to, or processed by Your Covered Device. This includes third party software/applications, messages, emails, documents, passwords, photos, videos, music, ringtones, maps, books or magazines, and games.
10. Cosmetic damage, including but not limited to scratches and dents that do not otherwise affect the functionality of the Covered Device.
11. Damage caused by normal wear and tear or which are otherwise due to normal aging of the product.
12. Pre-existing conditions known by You that occurred prior to the coverage start date or defects that are subject to a manufacturer’s recall.
13. Any other act or result not described as covered by this Service Contract.
14. Support for software other than the native Consumer Software or any manufacturer-branded software designated as “beta”, “prerelease,” or “preview”; third party applications and their interaction with the Covered Device; or server-based applications.
15. Issues that could be resolved with a software upgrade.
16. Any intentional dishonest, fraudulent or criminal act by You, any authorized user, anyone You entrust with the Covered Device, or anyone else with an interest in the Covered Device for any purpose, whether acting alone or in collusion with others.
17. Any liability for damage arising from delays or any consequential damages due to a service event.

YOUR RESPONSIBILITIES

To receive service or support under the Service Contract, You agree to comply with each of the terms listed below.

1. Back up all software and data residing on Your Covered Device(s). DURING A SERVICE EVENT, WE MAY DELETE THE COVERED DEVICE CONTENT AND REFORMAT THE STORAGE MEDIA. We will return Your Covered Device or provide a similar replacement as originally configured by the manufacturer, subject to applicable updates. You will be responsible restoring all other software programs, data and passwords.
2. Update software to currently published releases prior to seeking service.
3. As part of a service event, provide information about the symptoms and causes of the issues with the Covered Device.
4. Respond to requests for information, including but not limited to the Covered Device ownership, the Covered Device serial number, model, version of the operating system and software installed, any peripherals devices connected or installed on the Covered Device, any error messages displayed, the actions which were taken before the Covered Device experienced the issue and the steps taken to resolve the issue.
5. Provide Us a detailed description of the actual event should We ask You for an explanation of where and when the failure or damage occurred. We will deny the service event if You fail to pay any applicable Service Fee as described below or fail to provide information relating to the failure or damage when asked.
6. Follow the instructions We give You, including but not limited to unlocking your device, turning off device location features, resetting the Covered Device to factory settings, removing your data/registration from the Covered Device, refraining from sending devices and accessories that are not subject to repair or replacement, and packing the Covered Device according to the shipping instructions.
7. **Do not open the Covered Device as resulting damage is not covered by this Service Contract. Only We, the manufacturer, or an authorized servicer approved by Us should perform service on the Covered Device.**
8. You are responsible to protect the Covered Device from further damage and comply with the manufacturer's permitted and intended use.

HOW TO OBTAIN SERVICE AND SUPPORT

All claims for service must be reported as soon as reasonably possible. This Service Contract covers only those service events reported within ninety (90) days of the date of the Covered Device(s) failure.

We may subcontract or assign delivery for elements of Our obligations under this Service Contract to third parties, including the manufacturer, when applicable; however, this does not relieve Us of Our obligations under this Service Contract.

To arrange for service, visit Us at mytmclaim.com or contact Us at 1-866-866-6285. We will assist You to diagnose any technical difficulties that may exist with Your Covered Device. To the extent that Our diagnosis confirms a covered failure or damage, We will process Your claim and arrange for service.

We will use new or refurbished parts or replacements for any hardware benefit under this Service Contract that are equivalent to new in performance and reliability.

SERVICE OPTIONS

We will setup service with an authorized servicer / repair center determined by Us based on Your location, the Covered Device's equipment type, and service purchased. Our repair options include:

1. If We determine that Your Covered Device requires in-home/on-site service, We will repair Your Covered Device at Your location where available. An adult (of legal age) must be present at the time of repair. Should We determine during the repair visit that We need to repair Your device elsewhere, We will transport Your device to and from our repair center.
2. If Your Covered Device qualifies for carry-in service, we either will setup a service event for the repair to be performed at an authorized repair center of Our choosing or arrange with you to take Your Covered Device for service and reimburse to you the cost for the repair (with applicable receipt) up to the Maximum Coverage Per Claim. You must contact Us to receive a repair authorization prior to service. You may be responsible for transporting Your device to /from the repair center and assume any corresponding cost.
3. If We determine that your Covered Device is eligible for mail-in service, We will send You a prepaid shipping label (and, if needed, packaging material) for You to ship the Covered Device to an authorized repair center according to the instructions provided by Us. Once service is complete, We will return the Covered Device to You.

REPLACEMENT OPTIONS

Should We choose to replace Your failed or damaged Covered Device because either We are unable to repair it, the repair cost exceeds the current retail replacement value of Your Covered Device, or Your Service Contract is a device replacement only plan, We, at our option, will either:

1. Replace Your Covered Device with a new or refurbished, device that is equivalent to new in performance and reliability. While We will try to accommodate specific replacement preferences, this request is not guaranteed. The price of the replacement device will not exceed the Maximum Coverage Per Claim.
2. Issue a cash credit equal to the value of the replacement device, not to exceed the Maximum Coverage Per Claim.

The cash credit, with Your authorization, will be deposited in Your account with the Seller to pay the balance due on the claimed device or may be used by You toward the purchase of any eligible replacement device of Your choice or used to upgrade to another device;

3. Provide a settlement equal to the value of the replacement device, not to exceed the Maximum Coverage Per Claim.

For advanced replacement, We may require a credit card authorization or other method as security for the retail price of the replacement device plus applicable shipping costs. We will ship a replacement device to You with setup instructions and directions to return the claimed device, when required. If You return the claimed device as instructed, We will cancel the credit card authorization. If You fail to return the claimed device as instructed or return a claimed device or part that is ineligible for service, We will charge the credit card for the authorized amount.

If You are not able to provide a credit card authorization when required, this service option may not be available to You and We will offer to you an alternative service option.

When You receive either the replacement device, cash credit, or settlement, the damaged/unrepairable device becomes Our property should We choose to take possession of the device at Our sole discretion.

You may be responsible to transport Your Covered Device to Us and assume any subsequent travel or shipping costs such as express or expedited shipping, or any reshipping expenses.

We reserve the right to change the method by which We provide repair or replacement service to You, and Your Covered Device's eligibility to receive a particular method of service.

LIMITS OF LIABILITY

A Maximum Coverage Per Claim is the lesser of the replacement value of the Covered Device or the original Covered Device purchase price, less any applicable Service Fee, that applies to each device repair or replacement ("Maximum Coverage Per Claim").

In addition, the following maximum limits apply:

The maximum number of repairs or replacements for Accidental Damage under Basic Device Protection is unlimited.

There are no repair or replacement limits for hardware services claims during the coverage term.

Service Fee (if applicable)

You will be assessed a non-refundable service fee each time a repair or replacement is completed.

Service Fee Schedule:

Service Fee	Tier 1	Tier 2	Tier 3
	Accidental Damage All Other: \$10*	Accidental Damage Screen-Only Repair (Eligible Smartphones Only) \$29*	Accidental Damage Screen-Only Repair (Eligible Smartphones Only) \$29*
		Accidental Damage All Other: \$49*	Accidental Damage All Other: \$99*
	*Plus applicable tax	*Plus applicable tax	*Plus applicable tax
	Tier 4	Tier 5	Tier 6
	Accidental Damage Screen-Only Repair (Eligible Smartphones Only) \$29*	Accidental Damage Screen-Only Repair (Eligible Smartphones Only) \$29*	Accidental Damage Screen-Only Repair (Eligible Smartphones Only) \$29*
	Accidental Damage All Other: \$99*	Accidental Damage All Other: \$99*	Accidental Damage All Other: \$199*
	*Plus applicable tax	*Plus applicable tax	*Plus applicable tax

TERRITORY

The service options and fees listed above for Covered Device repairs and replacements are available for claim events within the United States. Claim events that occur outside the United States or its territories must be reported and processed in the United States.

Service will be limited to those options available (if any) from Us in the country where You request it. Service options, parts availability, response times, and costs may vary according to country. In addition, We may repair or replace the Covered Device or its parts with a comparable device or parts that comply with the local standards of the countries where you request service.

If service is not available in the country where You request it, You are responsible for shipping and handling charges to facilitate service to a country where service is available. You must comply with all applicable import and export laws and regulations and be responsible for all custom duties, V.A.T. and other associated taxes and charges.

INELIGIBLE FOR COVERAGE

This Service Contract does not cover personal property held in inventory, personal property held as Your stock in trade.

Devices either not registered with Us or approved for coverage by Us as outlined under Covered Device and When Coverage Begins, or devices not authorized or intended for sale in the United States by the device manufacturer are ineligible for coverage under this Service Contract.

CANCELLATION

You may cancel this Service Contract at any time for any reason by contacting the Seller at **1-800-937-8997** or visiting **my.T-Mobile.com**.

If You cancel this Service Contract within the first thirty (30) days of the coverage start date, the Price has been paid, and no service events have been paid, the Service Contract is void and You will receive a full refund. If You cancel this Service Contract within or after the first thirty (30) days, and You incurred a paid claim, We will refund to You the unearned pro rata Price, less any claims paid as of the cancellation date.

If You cancel or do not renew Your service or maintain an active account with the Seller for any reason, including nonpayment, this constitutes cancellation of the Service Contract by You, subject to the terms and conditions of this Service Contract.

We may cancel this Service Contract within the first sixty (60) days for any reason. Once coverage has been effective for sixty (60) days or more, We may only cancel this Service Contract for (1) nonpayment of the Price; (2) fraud or material misrepresentation; or (3) breach of duties by You. If We cancel due to fraud, material misrepresentation or a breach of duties by You, We will provide You with written notice, with the cancellation date and the reason for cancellation, at Your last known mailing or electronic address (depending on Your chosen form of communication) at least thirty (30) days before cancellation. We will refund the unearned pro-rata Price less any claims paid.

We are not responsible to provide You written notice of cancellation when You cancel this Service Contract.

RENEWAL

For those who purchase either a month to month or other renewable term option, We have the right to non renew this Service Contract with thirty (30) days advance written notice to You.

For all other coverage terms, at the coverage end date, We may choose, at Our option, to offer You a renewal of this Service Contract; although, We are not obligated to do so. We are not obligated to accept a Service Contract renewal tendered by You.

In addition, We retain the right to revise this Service Contract and adjust the coverage terms including the Price and service fee upon renewal. In the event of a material change, We will provide You with thirty (30) days advance written notice of such change. You

may cancel coverage at any time. If You pay the coverage Price after this notification, You agree to these changes.

TRANSFER

This Service Contract is not transferable to another individual or entity.

CHANGES:

The Service Contract originally issued to You will remain in effect throughout Your coverage term.

If we adopt any revision which would broaden the coverage under this Service Contract without additional payment from You within sixty (60) days prior to, or during the coverage period, the broadened coverage will immediately apply to this Service Contract.

OTHER CONDITIONS:

1. If You provide Your electronic address to Us or the Seller, We may electronically deliver all notices, documents and communications related to the Basic Device Protection to Your electronic address.
2. We may choose to offer promotions from time-to-time under this Service Contract valued up to the limits regulated under state law.

ARBITRATION:

Read the following arbitration provision carefully. It limits certain rights, including Your right to obtain relief or damages through court action.

To begin Arbitration, either You or We must make a written demand to the other party for arbitration. The Arbitration will take place before a single arbitrator. It will be administered in keeping with the Expedited Procedures of the Consumer Arbitration Rules ("Rules") of the American Arbitration Association ("AAA") in effect when the claim is filed. You may get a copy of these AAA's Rules by contacting AAA at 1633 Broadway, 10th Floor, New York, NY 10019 or visiting www.adr.org. We will advance to you all or part of the fees of the AAA and of the arbitrator. Unless You and We agree otherwise, the arbitration will take place in the county and state where You live. The Federal Arbitration Act, 9 U.S.C. § 1, et seq., will govern and no state, local or other arbitration law will apply. YOU AGREE AND UNDERSTAND THAT this arbitration provision means that You give up Your right to go to court on any claim covered by this provision. You also agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. Please refer to the State Disclosures section of this Contract for any added requirements in Your state. In the event this Arbitration provision is not approved by the appropriate state regulatory agency, and/or is stricken, severed, or otherwise deemed unenforceable by a court of competent jurisdiction, You and We specifically agree to waive and forever give up the right to a trial by jury. Instead, in the event any litigation arises between You and Us, any such lawsuit will be tried before a judge, and a jury will not be impaneled or struck.

MARYLAND STATE DISCLOSURE

The following state specific requirements are added to and become part of Your Service Contract and supersede any other provisions to the contrary:

Free Look: You may cancel this Service Contract within twenty (20) calendar days of receipt of the Service Contract if mailed, or within twenty (20) days after the date of delivery of this Service Contract if given at time of sale. Upon return of this Service Contract within the applicable time period, if no claim has been made under this Service Contract, the Service Contract is void and the Administrator shall refund You the full price. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this Service Contract. The right to reject and return this Service Contract applies to the original purchaser of this Service Contract.

When Coverage Begins and Ends, is amended to add the following: Coverage under this Service Contract is extended automatically when we fail to perform the services under this Service Contract. Coverage will not terminate until services are provided in accordance with the terms of the Service Contract.

AMERICAN BANKERS INSURANCE COMPANY of FLORIDA

A Stock Insurance Company

Administrative Office: 11222 Quail Roost Drive, Miami, FL 33157-6596 • 305.253.2244

CERTIFICATE OF INSURANCE

INSURING AGREEMENT

We agree to provide coverage for Your technology that is eligible and enrolled for coverage, subject to the terms and conditions set forth in this Certificate, the Master Policy, Your Coverage Confirmation, and any endorsements attached to this Certificate.

A copy of the Master Policy under which this Certificate is issued is available for Your inspection by contacting Us at: 1-866-866-6285.

DEFINITIONS

Accessories are those items included with Your Insured Product purchase. These may include the device battery, wall charger, USB charging cable, and SIM card. Accessories are eligible for coverage only when claimed as part of an Insured Product's reported Loss.

Accidental Damage from Handling ("ADH") means an unexpected and unintentional external event that results in physical damage to the Insured Product. The damage shall be beyond Your control or the control of anyone You entrusted with the Insured Product. ADH coverage only applies to operational or mechanical failures such as drops and damage caused by liquid contact.

Consumer Software is software applications, branded by the Insured Product manufacturer, including but not limited to word processing, worksheets, and presentation software.

Coverage Confirmation is Your receipt, proof of purchase, service agreement, or comparable documentation that indicates Your enrollment.

Device Profile (if applicable) means the personal user account You create with Us to register and manage Your Insured Product(s) and view the details of Your Coverage Confirmation.

Group means the Product Owners who enroll in and We accept for coverage under the Master Policy and who also maintain Mechanical and Electrical Breakdown and ADH coverage for the Insured Product under a service and repair program approved by Us.

Insured Product(s) means Your eligible T-Mobile device(s), listed on Your Coverage Confirmation, or any eligible device registered by You and approved by Us. Insured Product also includes its Accessories. In addition, at Our discretion, coverage may extend to any replacement device provided by the device seller, the manufacturer, or Us as well as any subsequent upgrade device purchased or leased by You and registered with and approved by Us as an Insured Product.

Loss means an occurrence of a covered claim event, including but not limited to continuous or repeated exposure to substantially

the same general harmful conditions to the Insured Product, while this Certificate is in force.

Malware means any program, applications, scripts or code intended to contaminate data or damage an Insured Product's hardware or software. It includes but is not limited to any of the following: self-replicating viruses, worms, trojans, logic bombs, spyware or other malware. It does not mean defect or programming errors, such as the inability of a program to process any naturally occurring calendar date.

Manufacturer means the entity that designed and produced Your Insured Product.

Master Policyholder ("Policyholder") means T-Mobile USA, Inc., the organization that holds the Master Policy under which We issued this Certificate.

Mechanical and Electrical Breakdown ("Hardware Services") means the failure of the Insured Product due to a defect in materials and workmanship when operated according to the manufacturer's instructions. Mechanical and Electrical Breakdown does not include Accessories coverage.

Mysterious Disappearance means the vanishing of the Insured Product without either Your or the authorized user's knowledge as to place, time, or manner.

Pre-existing Condition(s) means failures or defects with an Insured Product which You should have reasonably known to be present before coverage begins under this Certificate.

Premium means the amount the Policyholder pays or paid for this coverage.

Product Owner, You, and Your mean the person or entity whose Insured Product(s) is/are covered by this Certificate.

Theft means the unlawful taking or removing of the Insured Product without Your consent and with the intent to deprive You of the Insured Product. This includes burglary and robbery.

We, Us, and Our mean American Bankers Insurance Company of Florida.

WHEN COVERAGE BEGINS AND ENDS

If You were provided this coverage at the same time You purchased Your Insured Product(s), this Certificate begins the date You enroll for coverage.

If You were provided this coverage on a date later than the date You purchased Your Insured Product(s), this Certificate takes effect immediately upon passing a device inspection.

If an Insured Product changes due to a replacement by the device seller, the manufacturer, or Us or due to a device upgrade, coverage ceases on the existing Insured Product and begins on the

replacement/upgrade device when You activate the replacement device on the Policyholder's network and we approve it for coverage.

To be eligible for coverage under this Certificate, You must be a member of the Group. Your coverage under this Certificate begins upon Our approval. If approved, Your coverage is retroactive to the coverage start date.

We reserve the right to deny coverage for any device that You do not register or that We do not approve as an Insured Product.

Should We disapprove Your coverage, We will notify You in writing within thirty (30) days and refund to the Policyholder any Premium paid.

Your coverage start date, term, end date, deductibles, and other coverage specifics are listed on Your Coverage Confirmation.

For month to month coverage or a renewable term option (when applicable), You also must be an active customer of the Policyholder to be covered under this Certificate. In addition, coverage under this Certificate is continuous until either cancelled or not renewed by either You or Us.

WHAT IS COVERED

We will cover the Insured Product(s) against direct, and sudden Loss, caused by Theft or Mysterious Disappearance.

During the coverage term, We also may provide You with other services specific to Your Insured Product(s). These limited benefits may include (but are not limited to) device support, content backup and security services, claims management tools, alternative servicing and upgrade options, discounts, or promotions. Certain features of these services may not be available on or compatible with all device types.

WHAT IS NOT COVERED

We will not pay a claim due to:

1. The setup, installation, or any data restoration of the Insured Product or the provisioning of equipment during Your service event. This includes the removal or disposal of any Insured Product replaced under this Certificate.
2. Damage caused by:
 - a. Misuse, reckless, abusive, willful or intentional conduct associated with handling and use of the Insured Product, including vandalism;
 - b. Exposure to environmental or weather conditions (including rust or corrosion);
 - c. Acts of God, or other external causes except as described in What Is Covered; or
 - d. Service performed by anyone not authorized by the manufacturer or Us.
3. Operating the Insured Product outside the permitted or intended use as described by the manufacturer.

4. An Insured Product with an altered, defaced, or removed serial number, or an Insured Product modified to alter its functionality or capability without the manufacturer's written permission.
5. Coverage only applies to an Insured Product returned to Us in its entirety (excludes Theft or Mysterious Disappearance).
6. Neglect, including when required maintenance and/or cleaning are not performed as specified by the manufacturer.
7. Damage related to any Malware.
8. Damage to Your data, either inputted, stored on, connected to, or processed by Your Insured Product. This includes third party software/applications, messages, emails, documents, passwords, photos, videos, music, ringtones, maps, books or magazines, and games.
9. Cosmetic damage, including but not limited to scratches and dents that do not otherwise affect the functionality of the Insured Product.
10. Damage caused by normal wear and tear or which is otherwise due to the normal aging of the Insured Product.
11. Pre-existing Conditions or defects that are subject to a manufacturer's warranty or recall.
12. Support for software other than the native Consumer Software or any Manufacturer-branded software designated as "beta," "prerelease," or "preview"; third party applications and their interaction with the Insured Product; or server-based applications.
13. Issues that could be resolved with a software upgrade.
14. Any intentional dishonest, fraudulent or criminal act by You, any authorized user, anyone You entrust with the Insured Product, or anyone else with an interest in the Insured Product for any purpose, whether acting alone or in collusion with others.
15. Voluntary parting with the Insured Product by You or anyone entrusted with the Insured Product, including if induced to do so by any fraudulent scheme, trick, device or false pretense.
16. Illegal trade or confiscation by any governmental authority.
17. Any liability for damage arising from delays or any consequential damages due to a claim.
18. Depreciation or obsolescence.

19. Claims to property held in inventory or held as stock in trade.
20. Any other act or result not described as covered under this Certificate.
21. ADH.
22. Mechanical and Electrical Breakdown.

- b. For Theft or Mysterious Disappearance Loss, this may include, enabling the security features on the Insured Product prior to the Loss and turning on lost mode as instructed during the claim process.
8. For Loss due to Theft or Mysterious Disappearance, a report of such Loss must be made when instructed by Us to do so:
 - a. To the applicable police authority with jurisdiction; and
 - b. As soon as reasonably possible.

YOUR RESPONSIBILITIES

To file a claim or request support, You agree to comply with each of the terms listed below.

1. Back up all software and data that resides on Your Insured Product(s). **DURING A CLAIM EVENT, WE MAY DELETE THE INSURED PRODUCT'S CONTENT AND REFORMAT THE STORAGE MEDIA.** We will return Your Insured Product or provide a similar replacement as originally configured by the manufacturer, subject to applicable updates. You will be responsible for restoring all other software programs, data, and passwords.
2. Notify Your service provider of any Loss due to Theft or Mysterious Disappearance (when applicable).
3. Update software to currently published releases prior to seeking service.
4. As part of a claim or request for support, provide information about the symptoms and causes of the issues with the Insured Product.
5. Respond to requests for information, including but not limited to Your identification and proof of Insured Product ownership, the Insured Product's serial number, model, version of the operating system and software installed, any peripheral devices connected or installed on the Insured Product, any error messages displayed, the actions which were taken before the Insured Product experienced the issue and the steps taken to resolve the issue.
6. Provide Us a detailed description of the actual event should We ask You for an explanation of where and when the Loss occurred. We will deny the claim if You fail to pay any applicable deductible as described below or fail to provide information relating to the failure or damage when asked.
7. Follow the instructions We give You:
 - a. For Mechanical and Electrical Breakdown or ADH Loss, this may include unlocking Your device, turning off device location features, resetting the Insured Product to factory settings, removing Your data/mobile wallet/registration from the Insured Product, refraining from sending Us devices and Accessories that are not subject to repair or replacement, and packing the Insured Product according to Our shipping instructions.

Failure to report the Loss or file a Proof of Loss as stated above may result in a denial of a claim under this Certificate.

9. Submit to an examination under oath as well as an examination of the Insured Product either by Us or Our authorized servicer, if requested.
10. **Do not open the Insured Product as resulting damage is not covered by this Certificate. Only We, the Manufacturer, or an authorized servicer approved by Us should perform service on the Insured Product.**
11. Protect the Insured Product from further damage and comply with the manufacturer's permitted and intended use.

HOW TO FILE A CLAIM AND REQUEST SUPPORT

All claims for service must be reported as soon as reasonably possible. This Certificate covers only those claims reported within ninety (90) days of the date of the Loss.

We may subcontract or assign delivery for elements of Our obligations under this Certificate to third parties, including the Manufacturer, when applicable; however, this does not relieve Us of Our obligations under this Certificate.

To file a claim or request support, visit Us at mytmclaim.com or contact Us at 1-866-866-6285. We will assist You to diagnose any technical difficulties that may exist with Your Insured Product. To the extent that Our diagnosis confirms a covered Loss, We will process Your claim and arrange for a repair or replacement service as defined below. We will use new, refurbished, or recertified parts or replacements for any hardware benefit under this Certificate that is of like kind and quality to the Insured Product.

REPAIR OPTIONS

Should We choose to repair Your Insured Product, We will setup service with an authorized servicer/repair center determined by Us based on Your location, the Insured Product's equipment type, and service purchased. Our repair options include:

1. If We determine that the Insured Product requires in-home/on-site service, We will repair the Insured Product at Your location where available. An adult (of legal age) must be present at the time of repair. Should We determine during the repair visit that We need to repair Your Insured Product elsewhere, We will transport it to and from Our repair center.

2. If the Insured Product qualifies for carry-in service, We either will setup a claim for the repair to be performed at an authorized repair center of Our choosing or arrange for You to take the Insured Product for service and reimburse to You the cost for the repair (with applicable receipt) up to the Maximum Coverage Per Claim. You must contact Us to receive a repair authorization prior to service. You may be responsible for transporting the Insured Product to/from the repair center and assume any corresponding cost.
3. If We determine that the Insured Product is eligible for mail-in service, We will send You a prepaid shipping label (and, if needed, packaging material) to ship the Insured Product to an authorized repair center according to the instructions provided by Us. Once service is complete, We will return the Insured Product to You.

REPLACEMENT OPTIONS

Should We choose to replace the failed or damaged Insured Product because either We are unable to repair it or the repair cost exceeds the current retail replacement value of Your Insured Product, We, at Our option, will either:

1. Replace the Insured Product with a new, refurbished, or recertified device that is of like kind and quality to the Insured Product. While We will try to accommodate specific replacement preferences, this request is not guaranteed. The price of the replacement device will not exceed the Maximum Coverage Per Claim;
2. Issue a cash credit equal to the value of the replacement device, not to exceed the Maximum Coverage Per Claim. The cash credit, with Your authorization, will be deposited in Your account with the Policyholder to pay the balance due on the claimed device or may be used by You toward the purchase of any eligible replacement device of Your choice or used to upgrade to another device; or
3. Provide a settlement equal to the value of the replacement device, not to exceed the Maximum Coverage Per Claim.

For advanced replacement, We may require a credit card authorization or other method as security for the retail price of the replacement device plus applicable shipping costs. We will ship a replacement device to You with setup instructions and directions to return the claimed device, when required. If You return the claimed device as instructed, We will cancel the credit card authorization. If You fail to return the claimed device as instructed or return a claimed device or part that is ineligible for coverage, We will charge the credit card for the authorized amount.

If You are not able to provide a credit card authorization when required, this advanced replacement option may not be available and We will offer to You an alternative service option.

When You receive either the replacement device, cash credit, or settlement, the damaged device becomes Our property should We choose to take possession at Our sole discretion.

You may be responsible for transporting Your claimed device to Us and assume any subsequent travel or shipping costs such as express or expedited shipping or any reshipping expenses.

We reserve the right to change the method by which We provide repair or replacement service to You as well as an Insured Product's eligibility to receive a particular method of service.

LIMITS OF LIABILITY

A Maximum Coverage Per Claim is the lesser of the replacement value of the Insured Product or the original Insured Product purchase price, less any applicable deductible, that applies to each device repair or replacement (Maximum Coverage Per Claim).

In addition, the following maximum limits apply:

The maximum number of repairs or replacements under Basic Device Protection is two (2) during any rolling twelve (12) month period beginning with the date of the first repair or replacement. No further repairs or replacements will be provided for the remainder of this period.

TERRITORY

The service options and deductibles listed herein for Insured Product repairs or replacements are available for claim events within the United States. Claim events that occur outside the United States or its territories must be reported and processed in the United States.

Service will be limited to those options available (if any) from Us in the country where You request it. Service options, parts availability, response times, and costs may vary according to country. In addition, We may repair or replace the Insured Product or its parts with a comparable device or parts that comply with the local standards of the countries where You request service.

If service is not available in the country where You request it, You are responsible for complying with all applicable import and export laws and regulations.

DEDUCTIBLES

You will be assessed a non-refundable deductible each time a repair or replacement is complete.

Deductible Schedule:

Group 1	Group 2	Group 3
\$10	\$49	\$99
Plus applicable tax	Plus applicable tax	Plus applicable tax
Group 4	Group 5	Group 6
\$149	\$249	\$499
Plus applicable tax	Plus applicable tax	Plus applicable tax

SUBROGATION

If We become liable for payment under this Certificate, You will:

1. Assign to Us Your rights of recovery against any:
 - a. person; or
 - b. organization;
2. Give Us whatever assistance that:
 - a. is in Your power; and
 - b. We require to secure such rights; and
3. Do nothing after the Loss to prejudice Our rights.

ASSIGNMENT

This Certificate may not be assigned to another person or entity without Our written consent. We will have no liability under this Certificate in the case of assignment without such written consent.

LEGAL ACTION AGAINST US

No legal action may be brought against Us unless:

1. There has been full compliance with all of the terms and conditions of this Certificate; and
2. The action is brought within two (2) years after You have knowledge of the Loss.

CANCELLATION

You may cancel coverage under this Certificate at any time for any reason by contacting the Policyholder or Us at **1-800-937-8997 or visiting my.T-Mobile.com**. We will refund to the Policyholder any unearned Premium paid on a pro-rata basis as of the cancellation date.

We or the Policyholder may cancel the Master Policy under which this Certificate originates by delivering notice to You at least thirty (30) days before the coverage cancellation date.

We may cancel the coverage under this Certificate due to the following circumstances:

1. Cancel immediately for nonpayment of Premium by the Policyholder; if You no longer maintain active service with the Policyholder, are no longer a member of the Group, or if You exhaust Your claim limits. Should You no longer have any benefit available, We will send You notice within thirty (30) days from when You exhaust Your claim limits.
2. Cancel with thirty (30) days notice for discovery of fraud or material misrepresentation by You or any authorized user in obtaining coverage or in the presentation of a claim under this Certificate.

Notice of Cancellation, when required, will be by mail or delivered through electronic communication at Your last known mailing or electronic address on file with Us and will advise You of the reason for coverage cancellation and the cancellation effective date. Proof of mailing or electronic communication will be sufficient proof of notice.

Any unearned Premium paid by the Policyholder at time of cancellation will be calculated pro-rata and refunded to the Policyholder.

CHANGES AND RENEWALS

This Certificate originally issued to You will remain in effect while Your coverage is in force.

Should We change the terms of the Certificate, We may do so by providing You and the Policyholder with at least thirty (30) days notice. This notice will include a revised Certificate, endorsement, brochure, or other evidence indicating a change in the terms and conditions as well as a summary of any material changes. You may cancel coverage at any time. If the Policyholder pays the coverage Price after this notification, the change(s) to the terms will apply.

For those with either a month-to-month or other renewable term option, We have the right to non-renew coverage under this Certificate with thirty (30) days advance written notice to You.

For all other coverage terms, prior to the coverage end date, We at Our option, may choose to offer You a renewal of coverage under this Certificate. However, We are not obligated to do so. We also are not obligated to accept a coverage renewal tendered by You.

TRANSFER

Coverage under this Certificate is not transferable to another individual or entity.

OTHER CONDITIONS

1. If You provide Your electronic address to Us or the Policyholder as part of Your enrollment, We may electronically deliver all notices, documents and communications related to Basic Device Protection to Your electronic address. You may opt out of electronic communication at any time.
2. We may choose to offer promotions from time-to-time under this Certificate valued up to the limits regulated under state law.

ARBITRATION

Read the following arbitration provision carefully. It limits certain rights, including Your right to obtain relief or damages through court action.

To begin Arbitration, either You or We must make a written demand to the other party for arbitration. The Arbitration will take place before a single arbitrator. It will be administered in keeping with the Expedited Procedures of the Consumer Arbitration Rules ("Rules") of the American Arbitration Association ("AAA") in effect when the claim is filed. You may get a copy of these AAA's Rules by contacting AAA at 1633 Broadway, 10th Floor, New York, NY 10019 or visiting www.adr.org. We will advance to you all or part of the fees of the AAA and of the arbitrator. Unless You and We agree otherwise, the arbitration will take place in the county and state where You live. The Federal Arbitration Act, 9 U.S.C. § 1, et seq., will govern

and no state, local or other arbitration law will apply. YOU AGREE AND UNDERSTAND THAT this arbitration provision means that You give up Your right to go to court on any claim covered by this provision. You also agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. Please refer to any State Endorsement of this Certificate for any added requirements

in Your state. In the event this Arbitration provision is not approved by the appropriate state regulatory agency, and/or is stricken, severed, or otherwise deemed unenforceable by a court of competent jurisdiction, You and We specifically agree to waive and forever give up the right to a trial by jury. Instead, in the event any litigation arises between You and Us, any such lawsuit will be tried before a judge, and a jury will not be impaneled or struck.

American Bankers Insurance Company of Florida

A Stock Insurance Company

Administrative Office: 11222 Quail Roost Drive, Miami, FL 33157-6596 • 305.253.2244

MANDATORY AMENDATORY ENDORSEMENT MARYLAND

THIS ENDORSEMENT AMENDS THE CERTIFICATE. PLEASE READ IT CAREFULLY.

Under **LEGAL ACTION AGAINST US** provision, item 2. is deleted and replaced with the following:

2. The action is brought within three (3) years after You have knowledge of the Loss.

Under the **CANCELLATION** provision, the second paragraph is revised to read as follows:

We or the Policyholder may cancel the Master Policy under which this Certificate originates by delivering notice to You at least sixty (60) days notice for termination by Us and 45 days notice for termination by the Policyholder before the coverage cancellation date.

Under the **CANCELLATION** provision, items 1 and item 2. are revised to read as follows:

1. Cancel after ten (10) days notice for nonpayment of premium by the Policyholder; or immediately if You no longer maintain active service with the Policyholder or are no longer a member of the Group, or if You exhaust Your claim limits. Should You no longer have any benefit available, We will send You notice within fifteen (15) days from when You exhaust Your claim limits. If notice is not timely sent, We shall continue coverage notwithstanding the Limits of Liability until We send notice of termination to You.
2. Cancel with forty-five (45) days notice for discovery of fraud or material misrepresentation by You or any authorized user in obtaining coverage or in the presentation of a claim under the Certificate.

Under the **CHANGES AND RENEWALS** provision, the second and third paragraphs are revised to read as follows:

Should We change the terms of the Certificate, We may do so by providing You and the Policyholder with at least sixty (60) days notice. This notice will include a revised Certificate, endorsement, brochure, or other evidence indicating a change in the terms and conditions as well as a summary of any material changes. You may cancel coverage at any time. If the Policyholder pays the coverage Price after this notification, the change(s) to the terms will apply

For those with either a month-to-month or other renewable term option, We have the right to non-renew coverage under this Certificate with forty-five (45) days advance written notice to You.

The **ARBITRATION** provision is deleted and replaced with the following:

APPRAISAL

If You and We fail to agree on the value of the Insured Product or the means of satisfaction of Loss, either party may make written demand for an appraisal on such value of the Insured Product or the means of satisfaction of Loss. If demand for an appraisal is requested, each party shall select a competent and disinterested appraiser within twenty (20) days from the date of the written demand. The appraisers will then select an umpire. In the event the appraisers cannot agree on an umpire within fifteen (15) days, You and we may request that the selection of the umpire be made by a judge of a court having jurisdiction. Each appraiser will determine the value of the Insured Product or the means of satisfaction of Loss. If the determinations made by the appraisers are not the same, then each appraiser will submit his value of the Insured Product or the means of satisfaction of Loss to the umpire. A decision agreed to by any two will determine the value of the Insured Product or the means of satisfaction of Loss. Each party will: (i) pay for its chosen appraiser and (ii) bear the expenses of the appraisal and the umpire equally.

ALL OTHER TERMS AND CONDITIONS OF THE CERTIFICATE REMAIN THE SAME.

MARYLAND FRAUD STATEMENT

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

