Mobile Device Protect

Phone troubles happen. When they do, enjoy the peace of mind knowing you're covered from unexpected costs.





Here for you when you need it

Sign up for Mobile Device Protect today to save money on repairs or replacements should anything happen to your phone.

Don't sweat the lost or stolen stuff

Your phone stayed in your ride share? It happens. Enjoy loss, theft and damage coverage for eligible devices.

Or those small oops moments

We're human and slip-ups happen. Fortunately, you may be eligible to get coverage for drops, cracked screens, spills, and malfunctions for eligible devices.

Plus tech support 7 days a week

Access troubleshooting or device setup help 7 days a week, 7 AM – 11 PM ET.

The benefits really add up:



As fast as next-day replacement¹

Enjoy quick, hassle-free replacements for eligible lost, stolen, broken, or malfunctioning phones.



Unlimited number of repairs for cracked screens²

Repairs for cracked screens are just \$29 per claim for eligible devices. Visit a uBreakiFix® by Asurion store near you, schedule an in-home repair, or choose repair by mail.



Unlimited number of battery replacements³

Don't let your phone drain your patience. After diagnostic testing, should your device be eligible for a battery replacement, we'll have your back.



Support for your tech

Having tech issues? Access our tech experts 7 AM – 11 PM ET, 7 days a week for help with set up, troubleshooting or how to get more out of your phone.

- ¹ This benefit is provided by the insurance program and the service contract program.
- ² Cracked screen repair is available for select smartphones subject to parts, location and technician availability. This benefit is provided by the service contract program.
- ³ Available for eligible devices outside of the manufacturer's warranty period that power on but fail to hold an adequate charge after diagnostic testing. Available for select devices in select areas subject to parts, location and technician availability. This benefit is provided by the service contract program.

Key Terms & Conditions

Mobile Device Protect¹

Monthly Charge (per enrolled mobile number): Tier 1- \$7; Tier 2 - \$12; Tier 3 - \$15.† Includes Insurance, Service Contract, and Tech Support.

Billing

Your Protection Plan will continue to renew monthly until canceled. Monthly charges are billed to your credit card. Applicable deductibles or service fees are paid by credit card at time claim is approved. All applicable taxes and surcharges extra.

Covered Incidents

Insurance: Loss, theft, unrecoverable and damage (excluding ADH)

Service Contract:

Accidental Damage from Handling (ADH) from day 1, and mechanical and electrical breakdowns (malfunction) due to defects in materials or workmanship or normal wear and tear after the manufacturer's warranty expires.

Tech Support: Access to tech support to answer virtually any tech question about the associated mobile device – from setup to troubleshooting and more.

For coverage to apply to a mobile device, you must own or lease the device and have used (logged voice or data use) that device on your enrolled wireless line after initial enrollment. Coverage applies to only one device at any given time and the covered device will be your most recently used device on your wireless line at the time of the loss

Key Terms & Conditions - cont.

Replacement Device

Claims fulfilled with a replacement device and approved by 1am ET Mon – Sat (11am ET Sun) will be shipped and in most cases delivered the next day. Replacement devices may be new or refurbished of the same or like kind and quality model. Phone color, brand, model and features may be different.

Covered Device

Includes the wireless device and, if part of the covered loss, standard battery (if removable), and standard charger.

Service Contract: Screen Repair for Eligible Devices

As soon as same-day screen repair may be available for eligible devices where available. Same-day repair option depends on claim approval time, parts availability, and technician availability. Repairs may use new or refurbished parts, and may contain original or non-original manufacturer parts, and may void the manufacturer warranty. For eligible devices, visit asurion.com/claims/ mobiledeviceprotect.

Claims Limits

Insurance: Three (3) claims per consecutive 12-month period. \$2,500 maximum value per claim.

Service Contract: Three (3) ADH claims (excluding cracked screen repairs) per consecutive 12-month period. \$2,500 maximum value per claim.

Key Terms & Conditions - cont.

Cancellation Policy	You may cancel your optional coverage at any time and receive a prorated refund of any unearned monthly premium/charges.		
Arbitration	Program coverage contains binding arbitration (express state exemptions may apply; please see your terms and conditions).		
Deductibles & Service Fees	A non-refundable deductible or service fee will be charged for each approved insurance or service contract claim. Amounts are based on device tier and claim type. For eligible devices by tier, see the list on page 5. For a full list of devices by tier, call Asurion at 877-723-8623 or visit asurion.com/claims/mobiledevice protect. Please visit asurion.com/claims/mobiledeviceprotect and refer to your terms and conditions anytime your device changes.		

Mobile Device Protect is a combination of Mobile Device Protect – Theft and Loss, Mobile Device Protect – Service Contract, and Mobile Device Tech Support. Mobile Device Protect – Theft and Loss is underwritten by Continental Casualty Company, a CNA Company (CNA), Chicago, IL, and administered by Asurion Protection Services, LLC (In Iowa, Lic. #1001002300; and in California, Asurion Protection Services Insurance Agency, LLC, CA Lic. #0D63161), a licensed agent of CNA. Mobile Device Protect – Service Contract is provided by Asurion Warranty Protection Services, LLC, or one of its affiliates. Mobile Device Tech Support is provided by Asurion Services, LLC and Asurion Mobile Applications, LLC.

Terms and conditions are subject to change and contain limitations and exclusions.

The Asurion Privacy Policy is available at https://www.asurion.com/privacy-notice/

Deductibles and Service Fees

A nonrefundable deductible or service fee will be charged at the time of approved claim, payable by credit card. Amounts may vary by tier as determined by device model. Multiple repairs are not available for a single claim. If your device requires multiple repairs, we will replace your device and the device replacement deductible/service fee will apply.

	TIER 1 \$7/mo	TIER 2 \$12/mo	TIER 3 \$15/mo
Lost/stolen/ unrecoverable	\$50	\$175	\$250
Damage Replacement (excluding Accidental Damage from Handling)	\$40	\$99	\$99
Cracked Screen Repair (Accidental Damage from Handling) ²	\$29	\$29	\$29
Accidental Damage from Handling Replacement (other than Cracked Screen Repair)	\$40	\$99	\$99
Malfunction	\$0	\$0	\$0
Battery Replacement ³	\$0	\$0	\$0
Tech Support Click-to-chat support for device set up and troubleshooting	\$0	\$0	\$0

[†] Includes insurance similar to other insurance sold separately for up to \$3.00.

Key Terms & Conditions - *cont.*Repair for Cracked Screens²

- Enjoy as fast as same-day screen repair for \$29 per claim for eligible devices.
- Repair options for eligible smartphones may include: getting a repair at an Asurion-authorized repair location, having a technician come to you, or getting a repair by mail—subject to parts, technician and location availability.
- Repaired devices get a 12-month limited warranty.
- For eligibility, including the latest models, visit asurion.com/claims/ mobiledeviceprotect.
 Eligible devices and available markets

Eligible devices and available market are subject to change at any time.

 Available on eligible smartphones that have a cracked front screen only (damage to the back glass or other damaged components beyond the front glass are not eligible for cracked screen repair).

Device Replacement¹

- Enjoy as fast as next-day replacement for eligible devices (subject to parts, location, and availability).
- The replacement device will be the same make/model you claim if available. If unavailable, a comparable make/model will be substituted.
- Claims may be fulfilled with new or refurbished equipment and may contain original or non-original parts.
 Replacement devices may be a different brand, model or color. Compatibility of accessories is not guaranteed.
- Your replacement device comes with a 12-month limited warranty.

Sample Device Schedule

Below are devices eligible for enrollment. This list may change from time to time. For an up to date list of covered devices, go to asurion.com/claims/mobiledeviceprotect.

You can also check **asurion.com/claims/ mobiledeviceprotect** anytime your device changes for your applicable service fees, deductibles, and monthly charge.

Important Disclosures

Electronic Communications

Program communications, including legal notices and terms and conditions, may be sent to you electronically using the last email address on file with Reach, the mobile number identified in the Reach system as the account owner and/or any other email address or mobile number you provide to Reach or Asurion, unless prohibited by state law. If electronic delivery is not possible, this information will be mailed to you. Legal notices will not be sent to New York customers electronically.

Cancellation Policy

You may cancel your optional coverage at any time by calling Reach at 844-445-3665 and receive a prorated refund of your unearned monthly charge.

Coverage Certificate, Service Contract, and Tech Support Terms of Service

The Coverage Certificate, Service Contract, and Technical Support Terms of Service are the entire agreement between you and the insurer or provider company, as applicable, and contain the complete terms and conditions of the coverage. Asurion will send you complete terms and conditions after your enrollment; however, if you would like to review the complete terms and conditions before you enroll, just ask your sales representative for a copy or visit asurion.com/pdf/reach-mdp-terms/.

Coverage is Optional

Insurance, Service Contract, and Tech Support coverage is optional, and you are not required to purchase in order to buy Reach services or devices. Insurance program enrollment and replacement authorization shall be at the sole discretion of Continental Casualty Company, a CNA member company (CNA); Asurion, the plan administrator; or any other authorized representative of CNA in accordance with the terms of the Coverage Certificate and applicable law. Service Contract program enrollment and replacement authorization shall be provided by Asurion Warranty Protection Services, LLC, or one of its affiliates, in accordance with the terms and conditions of the Service Contract.

Customer Satisfaction

Asurion and CNA strive to satisfy every customer and ask that you allow us the opportunity to resolve any question, concern or complaint you may have by calling us at 877-723-8623. For Residents of California, Indiana, Maryland and Illinois: Consumer hotlines in your state for the California Department of Insurance is **800-927-HELP (4357)**; for the State of Indiana Department of Insurance is 1-800-622-4461; and for the Maryland Department of Insurance is 1-800-492-6116. The Illinois Department of Insurance can be contacted by mail at 320 W. Washington St., Springfield, IL 62767, by phone at 1-866-445-5364 or online at https://mc.insurance.illinois.gov/ messagecenter.nsf (online form) or

https://insurance.illinois.gov/Complaints/ PropertyCasualtyComplaintForm.pdf (printable format).

Dispute Resolution/ Binding Arbitration

The Coverage Certificate, Service Contract, and Technical Support Terms of Service contain a binding and individual Arbitration Agreement, which will be sent to you as part of the Coverage Certificate, Service Contract, and Technical Support Terms of Service. You can also obtain a complete copy of the Arbitration Agreement by visiting asurion.com/pdf/reach-mdp-terms/. You should read the Arbitration Agreement carefully and completely, since it affects your rights.

The Arbitration Agreement requires you to: (1) RESOLVE ANY DISPUTES THROUGH BINDING AND INDIVIDUAL ARBITRATIONS OR SMALL CLAIMS COURT ACTIONS INSTEAD OF THROUGH COURTS OF GENERAL JURISDICTION; AND (2) WAIVE YOUR RIGHTS TO A JURY TRIAL AND TO PARTICIPATE IN CLASS ACTIONS OR OTHER REPRESENTATIVE PROCEEDINGS.

Arbitration is more informal than a lawsuit in court, and it uses a neutral arbitrator instead of a judge or jury. The Arbitration Agreement allows arbitration proceedings to take place in the county of your billing address and requires that those proceedings be administered by the American Arbitration Association ("AAA") in accordance with their Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes. You can learn more about the AAA and those rules by visiting www.adr.org. The Arbitration Agreement

does not prevent you from informing federal, state or local agencies of any dispute, since they may be able to seek relief on your behalf. If you do not want to submit disputes to binding and individual arbitration or you do not agree to any other provision of the Arbitration Agreement, you should contact Reach at 844-445-3665 to cancel your Mobile Device Protect coverage. You will receive a prorated refund of any amounts paid for that coverage.

Non-Return Fee

If your device is damaged, malfunctioning or if your lost device is later found, you can avoid non-return fees of up to \$1,500 (the fee is based on the cost of the claim to the insurance or obligor company) by simply returning the device as directed by us in the return envelope that we provide to you.

Fraud

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of insurance fraud. In Florida, such conduct is a felony of the third degree.

Duplication of Coverage

The Coverage Certificate may provide a duplication of coverage already provided by a consumer's personal auto insurance policy, homeowner's insurance policy, renter's insurance policy, personal liability insurance policy or other source of coverage. This insurance is primary over any other insurance you may have.

Associate Qualifications

Unless otherwise licensed, Reach associates are not qualified or authorized to evaluate the adequacy of your existing insurance coverage. Questions regarding this plan should be directed to CNA's licensed agent, Asurion Protection Services, LLC.

Insurance Limitations and Exclusions

The insurance coverage contains limitations and exclusions including loss caused by indirect or consequential loss, intentional acts, obsolescence, cosmetic damage, faulty repair, unauthorized repair or replacement, discharge, dispersal or abuse, failure to follow the manufacturer's instructions. manufacturer recall, mechanical or electrical failure, accidental damage from handling, damage to batteries (unless otherwise covered as part of an Included Accessory when part of a Loss to other Covered Property), malware, nuclear reaction, war, seizure, nonstandard software, and failure to reasonably protect the device from further loss are excluded. Complete exclusions and limitations can be found in the full terms and conditions.

The included Coverage Certificate is the entire agreement between the insurer and you. Please refer to the Coverage Certificate, Service Contract and Terms of Service for complete terms and conditions of the coverage provided. For questions, or to obtain a full-size copy of the insurance Coverage Certificate, please contact: Asurion Protection Services, LLC Asurion Protection Services Insurance Agency, LLC Customer Care Center P.O. Box 332024, Nashville, TN 37203 CA License #OD63161

Telephone: 877-723-8623

Agreement to Terms and Conditions

You agree to Terms and Conditions, including the Coverage Certificate/Policy, the Service Contract, and the Technical Support Terms of Service when you enroll. You can view and print them at asurion.com/pdf/reach-mdp-terms/ or your sales representative can print them for you at your request.

Reach Coverage Area

If you move out of Reach Mobile's coverage area for Mobile Device Protect, your Mobile Device Protect will be canceled. To see Reach Mobile's current coverage area, go to asurion.com/claims/mobiledeviceprotect.

Enrolling is simple

Go to **reachmobile.com** within 30 days of the activation of a new device to enroll in Mobile Device Protect.

Get helpful answers to any tech question

Access tech support for setting up or troubleshooting devices by:

- Calling 877-723-8623

 (available daily from 7 AM 11 PM ET)
- Visiting asurion.com/mobiledevice protectsupport, available 24/7, or scanning the QR code below with your camera.

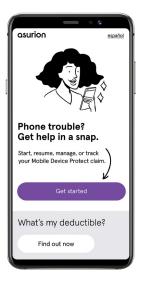


Filing a claim is easy

No need to sweat a lost, stolen, damaged, or malfunctioning device. Just go to **asurion.com/claims/mobiledeviceprotect**, available 24/7, or call **877-723-8623** (available daily from 7 AM – 11 PM ET).

NOTE: Holidays may affect hours of operation.

If your device was lost or stolen, remember to call Reach at 844-445-3665 to suspend your service.



You'll need the following information:

- · Your mobile number
- Credit card for deductible or service fee
- · Device manufacturer, make and model
- · Date and cause of loss/damage

Claims must be filed within 60 days of the incident.

Turn the page on costly phone repairs

asurion







Limitations and exclusions apply.
See associate for Terms and Conditions or visit
asurion.com/pdf/reach-mdp-terms/

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