

This document is a supplement to the Verizon Home Device Protect brochure.  
For complete program details, please refer to this document and the Verizon Home Device Protect brochure.

# Introducing the improved Verizon Home Device Protect.

**New benefits at no additional cost  
starting April 25, 2024.**

See important upcoming program changes below.

## Effective April 25, 2024, the following changes are coming to Verizon Home Device Protect (VHDP):



### Second Covered Address

Our new additional covered address benefit means your favorite products in whichever secondary address you choose, are protected and supported.<sup>1</sup>



### More Coverage

Certain Wi-Fi enabled home health devices (pulse oximeters, EKGs, blood pressure monitors), smart mops and vacuums, pet-care items, and advanced gaming devices are now included in the smart home tech we cover. **Plus, we're increasing the limit on single claims from \$2k to \$3k.**



### More Tech Care

Get your laptops, tablets and gaming consoles tuned-up and cleaned out, and your old products recycled. Plus, our experts can help keep most laptops safe by removing viruses, now for \$0.

Verizon Home Device Protect will no longer include digital security and privacy tools. Customers also enrolled in Verizon Mobile Protect, Verizon Mobile Protect Multi-Device, Mobile Secure, or Mobile Secure Multi-Device will no longer be eligible for a bill credit.

## For customers enrolled in both Verizon Home Device Protect and Verizon Home Internet:



### \$0 Installation Fees

Verizon Home Device Protect and Verizon Home Internet customers get access to \$0 installations, including eligible home tech installations and select home internet setups.<sup>2</sup>

## Additional Information About Verizon Home Device Protect:

Verizon Home Device Protect costs \$25 plus tax per month and automatically renews each month until canceled. It is an optional product that you may cancel at any time.

The plan offers repairs, replacements, or reimbursement on eligible tech products in your home. It covers product breakdowns and accidental damage from handling on certain devices. The plan is not insurance and doesn't cover phones.

The plan offers tech support on Day 1. Other coverage starts on Day 31. Pre-existing conditions are not covered. A service fee of \$0, \$49, or \$99 plus tax applies for each approved claim. The claims limits are \$2,000 per claim (\$3,000 per claim effective 4/25/24) and \$5,000 for all claims within a 12-month rolling period.

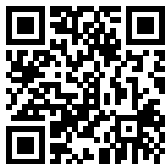
Limitations and exclusions apply. Review current Terms and Conditions at [www.asurion.com/verizonhomedeviceprotect](http://www.asurion.com/verizonhomedeviceprotect) or the QR code below, which have an arbitration provision for disputes, including a class action waiver.

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Asurion may send you program communications, including legal notices and terms and conditions, electronically using the last email address on file with Verizon, the mobile number identified in the Verizon system as the account owner and/or any other email address or mobile number you provide to 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.

<sup>1</sup> Your primary address for Verizon Home Device Protect coverage is your Verizon account address. You may register a second covered address to share your Verizon Home Device Protect coverage and may change your second covered address up to three (3) times per 12 months. In order to cover a second address, you must register the second covered address through your Asurion dashboard at <https://www.asurion.com/verizon/home-device-protect/>. Terms and conditions, including aggregate claim limit, apply to both covered addresses.

<sup>2</sup> Eligible installations only. Availability may vary by location, product, and Verizon Home Internet plan.



**Have questions or want to review your terms  
and conditions effective 4/25/24?**

Scan this code with your smartphone  
or visit [asurion.com/vhdp/newbenefits](https://www.asurion.com/vhdp/newbenefits)



# Verizon Home Device Protect

Protection, support and more for  
virtually all your home tech.



Verizon Home Device Protect gives you all the  
coverage and support you'll need



Repair or  
replace eligible  
home products



24/7 security  
& support



As soon as  
same-day service



2 in-home expert  
visits every  
12 months



Optional  
installations for  
\$49 per product



And  
more

Limitations and exclusions apply. Please see inside for details.

verizon<sup>v</sup>

asurion

# Hassle-free repair or replacement

From TV breakdowns to spills on laptops, if your eligible home entertainment or smart home product experiences a covered breakdown, we'll repair or replace it for you.<sup>1</sup>

- No matter where you bought it or the brand
- Regardless of how old it is<sup>2</sup>
- Even without a receipt or registration



## Next-day product shipping

We use UPS Next Day Air to make sure your repaired product gets back home as quickly as possible.



## Same-day in-store repairs

You can drop your laptop or gaming console off at a convenient uBreakiFix location and get it fixed as soon as that same day.<sup>3</sup>



## UPS Store drop-off

If a product needs to be shipped for repair, bring it to your local UPS Store and they'll pack, label and ship it for you.



## Fast, digital payout

If we cannot repair your product, we may replace it or you can receive a digital payout in as little as 30 minutes through options like PayPal and Venmo.

<sup>1</sup> If we determine that we cannot service your product as specified in this plan, we may replace it with a replacement product, or we may, at our discretion, issue you a gift card or check based on the replacement value, age and condition of the product, as determined by us, immediately prior to the breakdown.

<sup>2</sup> To be eligible for coverage under this plan, eligible product must be equipped with a Windows Operating System version Windows 7 or newer or Android version 1.6 or newer, and Apple computers which are equipped with an Apple Operating System version OS X (10) or newer, or a Chrome Operating System version 35.0 or newer.

<sup>3</sup> Eligibility depends upon product model. Same-day repair availability depends on customer location, parts and technician availability, and time of claim approval.





The average home contains over  
**\$11,000**  
worth of home technology products.<sup>†</sup>

Protect them for just **\$25/month**.<sup>1</sup>

<sup>†</sup> Total device value based on 2022 CTA US Consumer Tech Forecast and 24th US Ownership Study. Device price estimates based on category medians from nationwide retailer.

Verizon Home Device Protect covers an unlimited number of eligible home entertainment, home office, wearable and smart home products. Get coverage for breakdowns and malfunctions on eligible products.<sup>2</sup>



## Home entertainment

- TVs (LCD, plasma or LED)
- Home theater systems
- DVD & Blu-Ray players
- Gaming systems
- Audio/video streaming devices<sup>3</sup>



## Home office

- Desktop computers<sup>4</sup>
- Printers<sup>5</sup>



## Smart home products

- Smart thermostats
- Smart door locks
- Smart video doorbells
- Smart smoke & carbon monoxide detectors
- Smart light dimmers



## Portable devices<sup>7</sup>

- Laptops<sup>4</sup>
- Tablets<sup>4,6</sup>
- Smart watches<sup>6</sup>
- Premium audio headsets
- Portable gaming devices
- Portable DVD players
- Health & fitness bands
- Virtual reality headsets

### See Terms and Conditions for a full list of eligible products.

<sup>1</sup> Plus applicable taxes. Limitations and exclusions apply. See Terms and Conditions before enrollment. Monthly charge noted excludes any service fee that may be required when you file a claim.

<sup>2</sup> The maximum amount that will be covered for a repair or replacement of a covered product claim is \$2,000; and the maximum amount we will pay for all claims in any 12 month rolling period (beginning with your first claim) is \$5,000.

<sup>3</sup> Excludes any Verizon-branded or provided routers and audio/video streaming devices supported by Verizon, for which you can find assistance here (<https://www.verizon.com/support>).

<sup>4</sup> To be eligible for coverage under this plan, eligible product must be equipped with a Windows Operating System version Windows 8.1 or newer or Android version 1.6 or newer, and Apple computers which are equipped with an Apple Operating System version OS X (10) or newer, or a Chrome Operating System version 35.0 or newer.

<sup>5</sup> Excluding 3-D or specialty/crafting printers.

<sup>6</sup> If not already covered by any of the Verizon Wireless Device Protection options.

<sup>7</sup> Coverage on eligible portable electronics includes accidental damage from handling, including drops, cracks and spills.

Please see a representative if you have questions.

# 24/7 tech support and digital security & privacy tools



## Hassle-free support

Verizon Home Device Protect customers get fast, 24/7 access to experts who can answer virtually any question about home tech. From setting up a smart TV to figuring out how to launch a video chat, get help in seconds using our app, through chat or by phone.<sup>1</sup>



## Security Advisor<sup>2</sup>

24/7 access to Security Advisor experts who can help you resolve security vulnerabilities that can impact your identity and online privacy. Experts are just a tap away to help answer questions or provide step-by-step instructions to optimize your Digital Secure privacy and security tools.

Download the apps today:



## Tech Coach<sup>1</sup>

1-tap access to 24/7 expert support, personalized device tips and self-help tech guides to help you get the most out of Verizon Home Device Protect.



## Digital Secure<sup>3</sup>

Avoid risky websites, safeguard your data when connected to public Wi-Fi and receive ID theft alerts by downloading the Digital Secure app.

<sup>1</sup> The Tech Coach app collects data from the user's device to facilitate certain Tech Coach Home services, including but not limited to the tap-to-call, tap-to-chat, and device optimization and insights functionalities. This data is used solely for Tech Coach services. The Tech Coach app is provided by Asurion Mobile Applications, LLC. For complete details, see the Tech Coach Home terms of service. Device must be on and within the Verizon Wireless Data Network Coverage Area for the Tech Coach app to function. Data usage applies for download and use. The self-help and proactive support functionalities are available at no charge.

<sup>2</sup> Security Advisor does not provide real-time notification of sensitive data exposure, virus/malware removal, home network hacking mitigation or data loss management. A smartphone is required to download the Digital Secure app; features included vary by device.

<sup>3</sup> A smartphone is required to download the Digital Secure app. Select features may be accessed on tablets and computers. OS restrictions apply: Android 4.4+ and iOS 11+. Enroll in identity theft monitoring via the app. Digital Secure is offered solely by Verizon; Verizon does not monitor all transactions and cannot protect against all identity theft. Customers should contact the three national credit bureaus to monitor their credit report.

# In-home expert visits

Verizon Home Device Protect includes 2 in-home visits every 12 months so you can get the most from your tech in the comfort of your home.<sup>1</sup>

Get help with connectivity issues like connected home tech setup,<sup>2</sup> in-home network assessment, data security checkups and more.

## Schedule a visit:

- [asurion.com/verizonhomedeviceprotect](https://asurion.com/verizonhomedeviceprotect)
- 1.844.769.1991
- Chat via the Tech Coach app



<sup>1</sup> Limitations and exclusions apply. See Verizon Home Device Protect Terms of Service for details on these visits.

<sup>2</sup> Does not include TV setup, wall mounting or wiring services. Product installation is not included with an in-home visit, but is available for a \$49/product fee for eligible products.

## Installations made easy

At a fraction of typical retail installation costs, our trusted experts can install virtually any piece of home tech<sup>1</sup> for just \$49/product. We're here for you when you need us.

### You buy it, we install it<sup>2</sup>



Wall-mounted TVs<sup>3</sup>



Smart thermostats



Smart video doorbells



Soundbars



Smart door locks



Smart security cameras

### Installation services include:

- Unbox
- Mount or install
- Set up
- Organize wires and cables
- Connect to Wi-Fi

### Get a quote and schedule an installation:

- Call Asurion at 1.844.769.1991
- Chat via the Tech Coach app

## About Verizon Home Device Protect

Verizon Home Device Protect provides repair or replacement for an unlimited number of eligible products, plus premium tech support and digital security features.\*

Includes coverage for mechanical or electrical failures caused by defects in materials and/or workmanship, normal wear and tear, and power surge for eligible products.

Plus, for certain portable electronics, unintentional and accidental damage from handling, including drops, cracks and spills, is also included.

Limitations and exclusions apply. Please take the time to review the plan Terms and Conditions for full program details, which includes important details about plan coverage, and a binding arbitration agreement (unless state exceptions apply).

Verizon Home Device Protect is \$25 per month (plus applicable taxes).

- A \$49 or \$99 service fee may apply when you file a claim.
- **Verizon Home Device Protect continues to renew each month until canceled.**
- You may cancel at any time and get a prorated refund of your monthly fee.
- If you cancel, you will have 30 days after your cancellation date to file a claim.
- If we determine that we cannot service your product as specified in this Plan, we may replace it with a replacement product, or we may, at our discretion, issue you a gift card or check based on the replacement value, age and condition of the product, as determined by us, immediately prior to the breakdown.

Please note that you must be a Verizon customer to be eligible for Verizon Home Device Protect. Cancellation of your wireless or wireline service may result in termination of Verizon Home Device Protect with notice.

## Home Device Advisor

For those who just want premium tech support for their eligible home products, we offer Home Device Advisor for only **\$15/month** (plus applicable taxes), which includes:

- Fast, 24/7 tech help by phone, chat or app
- 2 in-home visits per 12-month period
- Optional product installation for only \$49 per product install

\* Limitations and exclusions apply. See Terms and Conditions for claim limit and aggregate claim limit.

<sup>1</sup> Limitations and exclusions apply.

<sup>2</sup> Installations available in select locations for select products, which are subject to change at any time. Products must be new or fully functioning at the time of installation, and Wi-Fi access must be available for certain products to be installed. Availability of installation services is contingent on certain criteria, including product type, customer location and appointment/technician availability. An adult aged 18 years or older must be present during the installation.

<sup>3</sup> For wall-mounted TVs, customers supply both the TV and mounting brackets, along with access to the wiring needed for indoor installation.





# Have questions or need to file a claim?

Get hassle-free help with claims, tech questions or enrollment. Head to your online claims portal to get started at:

**[asurion.com/verizonhomedeviceprotect](https://asurion.com/verizonhomedeviceprotect)**

**Or, give us a call: 1.844.769.1991**

You can file an unlimited number of claims in a 12-month period, up to the maximum annual claim limit amount of \$5,000 per household and \$2,000 per individual claim. There is a 30-day waiting period to file a claim, which begins on the date of your enrollment. If applicable, a \$49 or \$99 service fee will apply when you file a claim. You can access technical support and home visits on the date of your enrollment.

**\* To view the full Program Terms and Conditions, you may do one of the following before you enroll:**

1. Scan the QR code
2. View and download online at **[asurion.com/verizonhomedeviceprotect](https://asurion.com/verizonhomedeviceprotect)**
3. Ask your sales representative, or
4. Call 1.844.769.1991



We will also provide you the full Terms and Conditions after enrollment.

## Who is Asurion?

Verizon Home Device Protect is offered in partnership with Asurion, a trusted provider for total tech protection, support and more.

For more than 20 years, Asurion has helped over 300 million people unlock the power of their technology, making their lives easier and their tech a lot more amazing.

**asurion**

★★★★★ 4.8 AVG  
13 million reviews & growing\*

\*2020 Asurion Data, based on overall customer satisfaction survey data from 2013-2020



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# You're covered with Verizon Home Device Protect.

**Terms and Conditions.**

**We, the administrator or the seller of this Plan may make available additional products and services at a discount from time to time, for your consideration.**

**THIS PLAN (HEREINAFTER REFERRED TO AS THE “PLAN”) IS A LEGAL CONTRACT BETWEEN YOU, US, AND THE ADMINISTRATOR (AS HEREINAFTER DEFINED). IT REQUIRES YOU TO RESOLVE ANY DISPUTES WITH US THROUGH BINDING AND INDIVIDUAL ARBITRATION OR THROUGH SMALL CLAIMS COURT AND LIMITS OUR LIABILITY TO YOU. PLEASE READ THIS PLAN CAREFULLY AND COMPLETELY. IF YOU DO NOT AGREE WITH ANY OF ITS PROVISIONS, DO NOT USE THE SERVICES OFFERED BY THIS PLAN.**

- 1. Obligor:** The company obligated under this Plan in all states except Florida is: **Asurion Warranty Services, Inc.**, whose address is P.O. Box 061078, Chicago, IL 60606-1078, telephone 1-866-856-3882. If purchased in Florida, the company obligated under this Plan is: **Asurion Florida Warranty Services, Inc.**, P.O. Box 061078, Chicago, IL 60606-1078, telephone 1-866-856-3882.
- 2. Definitions:** Throughout this Plan, the words **(1)** “we,” “us,” and “our” refer to the company obligated under this Plan, as referenced in the Obligor section of this Plan; **(2)** “administrator” refers to **(a)** Asurion Services, LLC in all states and the District of Columbia except in Florida; **(b)** Asurion Florida Warranty Services, Inc. in Florida. The administrator can be contacted at: P.O. Box 1340, Sterling, VA, 20167, telephone 844-769-1991; **(3)** “Verizon Wireless” One Verizon Way, Basking Ridge, NJ 07920 refers to the seller of this Plan; **(4)** “you”, and “your” refer to the individual that purchased this Plan; **(5)** “breakdown” refers to the mechanical or electrical failure of the products caused by: **a)** defects in materials and/or workmanship, **b)** normal wear and tear, **c)** power surges and **(d)** unintentional and accidental damage from handling for portable products (ADH) as a result of normal use of the product only for laptops, tablets, portable DVD/Blu-ray players, wearables, printer display screens, portable gaming devices, audio headsets, virtual reality headsets, printer display screens and audio/video streaming devices; **(6)** “product” refers to the eligible qualifying products indicated in **Section 7(a)** below, which are located at your Verizon service address and covered under this Plan; and **(7)** “replacement product” refers to a **NEW, REFURBISHED OR REMANUFACTURED PRODUCT, OR A PRODUCT OF EQUAL OR SIMILAR FEATURES AND FUNCTIONALITY THAT PERFORMS TO THE FACTORY SPECIFICATIONS OF THE ORIGINAL PRODUCT.** Technological advances may result in us providing a replacement product with a lower selling price than the original product.
- 3. Instructions:** Please retain these terms and conditions for your records; they are an integral part of this Plan, and you may be required to reference them to obtain service. Your billing statement and this Plan, including the terms, conditions, limitations, exceptions and exclusions, constitute the entire agreement between you and us.
- 4. Your Responsibilities:** The product must be in good working condition prior to your Plan enrollment; products purchased after Plan enrollment must be in good working condition at the time of product purchase. You must follow the instructions that are in the owner’s manual for proper use, care and maintenance of the product. Failure to follow the manufacturer’s maintenance and service guidelines may result in the denial of coverage under this Plan. We strongly recommend (but do not require as a condition of this Plan) the regular backup of data and software. It is important that you back up all data files on your PC prior to the commencement of service; repairs to your PC may result in the deletion of such data files.
- 5. Charges:** You will be billed a monthly fee in the amount of \$25.00 plus applicable taxes, in advance, to receive this Plan. AS FURTHER OUTLINED IN SECTION 20, WE MAY CHANGE THE MONTHLY CHARGE FOR THE PLAN, OR WE MAY CHANGE THESE TERMS AND CONDITIONS FROM TIME TO TIME UPON THIRTY (30) DAYS WRITTEN NOTICE TO YOU, OR LONGER, AS MAY BE REQUIRED BY LAW. SUCH NOTICE MAY BE PROVIDED AS IN A SEPARATE MAILING OR EMAIL OR BY ANY OTHER REASONABLE METHOD.
- 6. Term and Coverage:** The Plan will become effective and billing will commence upon your enrollment in the Plan. With the exception of access to technical support which begins on your date of enrollment, **ALL OTHER COVERAGE UNDER THE PLAN WILL COMMENCE THIRTY-ONE (31) DAYS AFTER YOUR ENROLLMENT IN THE PLAN. NO SERVICE WILL BE PROVIDED DURING THE INITIAL THIRTY (30) DAYS OF THE PLAN.** There will be no lapse in coverage if you relocate your residence, provided that the Plan is active and you notify Verizon Wireless of such relocation. This Plan is inclusive of the manufacturer’s warranty; it does not replace the manufacturer’s warranty but provides certain additional benefits during the term of the manufacturer’s warranty. After the manufacturer’s warranty expires, the Plan continues to provide some of the manufacturer’s benefits as well as certain additional benefits as specified in **Section 2.** **If the Plan is cancelled, coverage will continue for thirty (30) days after the cancellation date.** In the event your product is being serviced by an authorized service center when this Plan terminates, the term of this Plan will be extended until the repair has been completed and your product has been delivered to you.
- 7. What is Covered:** This Plan covers parts and labor costs for the repair or replacement of your product resulting from a breakdown, provided your product is: (i) owned by you or a member of your household, and (ii) located at your Verizon service address. We will, at our discretion, repair or replace the product, or reimburse you for authorized repairs to or replacement of the product, when required due to a breakdown. **Non-original parts may be used for repair of the product.** If we determine that we cannot service your product as specified in this Plan, we may replace it with a replacement product, or we may at our discretion, issue you a gift card or check based on the

replacement value, age and condition of the product, as determined by us, immediately prior to the breakdown. The replacement product immediately becomes a qualifying product and is covered under this Plan. At our sole discretion, we may require that you return the claimed product to us as a condition to receiving a replacement product or reimbursement. Coverage also includes access to technical support for your products and virtually anything they connect to during the term of the Plan. Terms of service for technical support can be accessed at <https://techcoachhome.asurion.com>.

**a. Qualifying Products:** The Plan covers an unlimited quantity of the following of products, of any size and any brand, as outlined below.

Home Entertainment and Office:

- Desktops, Laptops, Tablets (collectively referred to as "PC" or "PCs"). Each PC can include 1 of each of the following: an associated external monitor, keyboard (wired or wireless), mouse (wired or wireless), modem and external desktop speaker set (wired). PCs eligible for coverage under this Plan are those equipped with a Windows Operating System version Windows 7 or newer or Android version 1.6 or newer and Apple computers which are equipped with an Apple operating system version OS X (10) or newer and a Chrome Operating System.
- LCD, Plasma or LED televisions (collectively referred to as "television"). Televisions include coverage for the original remote control.
- Home Router (wired or wireless) of any brand and any age, excluding any Verizon-branded or provided router External Hard Drive supported by Verizon of any brand and any age.
- Printers and multifunction printers (collectively referred to herein as "printer" or "printers"), excluding three-dimensional object printers or similar, or crafting printers).

Other Home Entertainment:

- DVD Player, Blu-Ray Player and portable DVD players (collectively referred to as "DVD Players").
- Home Theater system (collectively referred to as "Home theater system in a box"). Home theater system in a box includes a receiver, sound bar, speakers, Blu-Ray player, amplifier, subwoofer and tuner.
- Bluetooth and Wi-Fi enabled speakers.
- Audio/Video Streaming Devices or portable devices intended for audio/video streaming
- Portable Devices intended for audio/video streaming excluding any Verizon-branded or provided audio/video streaming devices supported by Verizon of any brand or any age.
- Gaming Systems and handheld gaming devices (collectively referred to as "portable gaming devices"). Portable gaming devices include coverage for the original remote controls.

Wearables:

- Health and Fitness bands
- Smartwatches
- Virtual Reality Headsets
- Audio Headsets

Smart Home Products:

- Smart Device Hub(s)
- Smart Light Dimmer(s)
- Smart Thermostat(s)
- Smart Smoke Detector(s)
- Smart Carbon Monoxide Detector(s)
- Smart Door Lock(s)
- Smart Home Security Camera(s)
- Smart Video Doorbell(s)
- Smart Alarm Contact Sensors
- Smart Alarm Flood and Freeze Sensors
- Smart Alarm Glassbreak Sensors
- Smart Alarm Keypads
- Smart Alarm Motion Detectors
- Smart Alarm Panic Buttons
- Smart Alarm Range Extenders

The products listed within the Smart Home Products above must utilize one of the following home networking solutions enabled Wi-Fi, ZigBee, Z-Wave, Insteon, Thread Group or Matter, or other networking solution approved by us to be eligible for this Plan.

- 8. If Your Product Needs Service:** In the event your product experiences a breakdown, thirty-one (31) days after enrollment to the Plan, you may file a claim by going online to <https://techcoachhome.asurion.com/> twenty-four (24) hours a day, seven (7) days a week or by calling 844-769-1991, twenty-four (24) hours a day, seven (7) days a week. Your product may be subject to a service fee for each claim, as further outlined below. Onsite, depot or carry-in service or advance exchange may be available, as further outlined below. The administrator will inform you during the filing of the claim what type of service your product qualifies for. We may require you to fill out a claim facilitation form prior to receiving service or replacement or reimbursement for your product. You may also be required to produce a State or Federal issued photo identification as a condition to receiving service or replacement or reimbursement. Any abuse of the Plan by you, including but not limited to seeking replacement of a product not belonging to you, may result in termination of the Plan upon notice. The cost of the replacement product cannot exceed the available balance of funds under the aggregate claim limit. Repaired or replaced products are warranted by us for ninety (90) days from the date of product receipt by you. In the event that the product fails to function properly during such ninety (90) days, we will repair or replace the product at no cost to you. Such services will not be charged against your aggregate claim limit under the Plan. All claims under this Plan must be reported to us within sixty (60) days after cancellation or termination of the Plan.
- a. Service Fee:** In the event that one of the following products: PCs, televisions, home routers, gaming systems, printers, Home theater systems in a box, Bluetooth and WiFi enabled speakers, or virtual reality headsets requires service, you will be required to pay a service fee in the amount of \$99, plus applicable taxes. In the event that one of the following products: Audio headsets, Health and Fitness bands, Smart Watches, Smart Door Lock(s), Smart Home Security Camera(s), Smart Thermostat(s), or Smart Video products: Smart Door Lock(s), Smart Home Security Camera(s), or Smart Video Doorbell(s) requires service, you will be required to pay a service fee in the amount of \$49, plus applicable taxes. The service fee must be paid and received in advance of the service being provided and may be paid with a valid credit card. The service fee does not apply to the repair or replacement of, game controller(s), monitor(s), keyboard(s), mouse, modem, external speakers (wired or wireless), an original remote control(s) on qualifying products, Smart Alarm Contact Sensors, Smart Alarm Flood and Freeze Sensors, Smart Alarm Glassbreak Sensors, Smart Alarm Keypads, Smart Alarm Motion Detectors, Smart Alarm Panic Buttons, or Smart Alarm Range Extenders, however, the costs associated with the repair or replacement of these products will apply toward the aggregate claim limit under the Plan Limits of Liability.
- 9. On-Site Repair Service:** If the product requires on-site repair service, an adult (18 years or older) must be present during the time of service. You must provide a safe, non-threatening environment for our technicians in order to receive on-site service. If our technicians determine that certain repairs cannot be completed where the product is located and must be repaired at another location, this Plan will cover all shipping and handling costs. Products installed in cabinetry and other types of built-in applications are eligible for service as long as you make the product reasonably accessible to the service provider. We are not responsible for the dismantling or reinstallation of furniture or fixed infrastructures when removing or reinstalling repaired or replaced products into furniture or cabinetry.
- 10. Repair Depot Service:** If the product is not serviced on-site, it will be shipped to a designated repair depot location for service. We will send you a prepaid shipping label and instructions for shipping your product to our authorized service center. Standard shipping costs are covered by the Plan.
- 11. Carry-In Repair Service:** If the product requires service, we may instruct you to bring it to an authorized repair center for repair. Non-original parts may be used for the repair of the covered product.
- 12. Advance Exchange:** If the product qualifies for advanced exchange, we will ship you a replacement product after the claim has been filed. Upon receipt of the replacement product, the product which was approved for replacement must be returned to us at our expense in the return mailer that was shipped to you. You must return the product as directed by us per the shipping instructions included in the return mailer, or you may be charged a non-returned equipment charge up to the retail price of the failed product. **YOU CAN AVOID THIS CHARGE BY SIMPLY RETURNING THE PRODUCT AS DIRECTED.**
- 13. Registration:** Registration of this Plan is not required. At your option, you may register the products to be covered by the Plan at any time during the coverage period
- 14. Plan Limits of Liability:**
- a. Per Claim Limit:** The maximum amount we will pay for the repair or replacement of the product for any single claim is \$2,000 or the aggregate claim limit of this Plan of \$5,000, whichever is less.
- b. Aggregate Claim Limit:** The maximum amount we will pay for all claims in any twelve (12) month rolling period is \$5,000. The twelve (12) month rolling period begins on the date of your first claim.
- c. If You Meet or Exceed the Aggregate Limit:** We will be responsible for informing you, at the time of the claim, if you have reached the \$5,000 aggregate claim limit. In the event you reach the aggregate claim limit and the product requires additional repairs, we will provide you with information on how to get the product repaired, however, we will not be responsible for any costs related to these repairs. A covered claim will apply to your aggregate claim limit for twelve (12) months after the claim is completed, at which point that claim will roll off your account and that claim or the associated costs will be added back to your available aggregate claim limit balance. You will continue to have access to technical assistance and support for the duration of your enrollment in this Plan, regardless of your aggregate claim limit balance.



- 15. Payment:** You agree to pay monthly charges for this Plan as such charges will appear on your Verizon Wireless monthly bill or the monthly bill for the credit or debit card which was supplied by you. The monthly rate for the Plan was provided to you at the time you subscribed to the Plan and is listed above on this Plan. Non-payment by you will result in cancellation of the Plan. All charges, plus all applicable taxes, will be billed on a monthly basis on your Verizon Wireless monthly bill or the credit card or debit card which you provided during enrollment into the Plan. It is your responsibility to maintain a valid credit or debit card with us or Verizon Wireless to process payments, and failure to do so may cause your Plan to be cancelled.
- 16. Insurance Securing this Plan:** This Plan is not a contract of insurance. The obligations of Asurion Warranty Services, Inc. under this Plan are secured by an insurance policy provided by Liberty Insurance Underwriters Inc. in the following states: AL, AR, CA, CO, CT, DC, GA, HI, IL, IN, KY, MA, ME, MN, MO, MT, NC, NH, NJ, NV, NY, OK, OR, SC, TX, UT, VT, VA, WA, WI, WY and all other states required by law. The obligations of Asurion Florida Warranty Services, Inc. under this Plan are secured by an insurance policy provided by Liberty Mutual Insurance Company. If within sixty (60) days we have not paid you for your covered claim, provided you with a refund owed, you are otherwise dissatisfied, or if we become insolvent or otherwise financially impaired, you may report a claim directly to the applicable insurance company at 55 Water St., 18<sup>th</sup> Floor, New York, NY 10041 for Liberty Insurance Underwriters, Inc. and at 175 Berkeley Street, Boston, Massachusetts, 02116, for Liberty Mutual Insurance Company, or by calling toll free 1-800-677-9163.
- 17. Exclusions – What Is Not Covered: This Plan does not cover the following:**
- a. **Pre-existing conditions at the time of your enrollment in the Plan or purchase of the product;**
  - b. **Cosmetic defects, damage to or failures of non-operational components that do not inhibit the proper operation and performance of a covered item, such as, but not limited to: appearance parts; broken hinges; cracked cases; decorative finishing; finish defects; handles; nonfunctional plastic; trim; accessories; attachments;**
  - c. **Breakdown or costs resulting from: improper installation or setup; use in any combinations not approved in the manufacturer's specifications; unauthorized modifications, alterations, repairs or repair personnel;**
  - d. **Consequential, incidental, special or indirect damages or losses, including but not limited to: loss of use; loss of business; loss of profits; loss of data; down-time and charges for time and effort;**
  - e. **Failure, inoperability, or disruption of any product or product functions due to any design flaw or systemic manufacturing defect;**
  - f. **Breakdown or loss caused by any physical force external to the product, whether accidental (excluding those products as outlined in the Definitions section) or intentional, including but not limited to: any disaster, whether natural (acts of God) or man-made, whether local or catastrophic; abuse; acts of war; civil disorders; corrosion; dirt; mold; dust; earthquake; fire; hail; insects or other animals; liquid immersion; malicious mischief; misuse; negligence; nuclear accident; riot; rust; sand; smoke; storm; terrorist attack; vandalism; wind;**
  - g. **Costs associated with installation or uninstallation of any product;**
  - h. **Burned-in images and pixel failure within designed specifications or that do not materially alter the product's functionality;**
  - i. **Products that are not owned by you, leased and rented products, or products that are not customarily located in your specified residence;**
  - j. **Breakdown of the product either while in storage or in the course of transit, delivery, or redelivery, except where the loss or damage occurs while your product is located at our designated repair depot;**
  - k. **Normal periodic or preventative maintenance, inspections, cleaning, or tune-ups; minor adjustments and settings outlined in the product owner's manual that the user can perform; costs related to any service request which results in customer education or no problem found;**
  - l. **Products whose serial number has been altered or removed;**
  - m. **Products located outside the United States;**
  - n. **Repair or replacement covered by a manufacturer recall in effect at the time of the breakdown;**
  - o. **Support or repairs to software; loss or damage to software due to any cause; including but not limited to: computer virus; worm; Trojan programs; adware; spyware; firmware or any other software program;**
  - p. **Data or software of any kind that is deleted or damaged during a repair or replacement under this Plan;**
  - q. **Theft or loss of the product;**
  - r. **Custom-built and assembled products;**
  - s. **Special needs accessories including, but not limited to: handset boosters; visual ring indicators; and the like;**
  - t. **Parts intended for periodic replacement including but not limited to: batteries (excluding one (1) annual laptop battery); lamps; bulbs; external power supplies; styluses; antennas; cartridges;**
  - u. **PCs that do not have administrator's permissions. PCs must be able to upload and download software;**
  - v. **Liability or damage to property, or injury or death to any person arising out of the operation, maintenance or use of the product; and**
  - w. **Products connected to Verizon Wireless and covered by one of their insurance products.**

- 18. Renewal:** This Plan automatically renews from month to month until cancelled.
- 19. Transfer:** This Plan is not assignable or otherwise transferable to another party.
- 20. Cancellation:** This Plan is provided on a month-to-month basis and can be cancelled by you at any time for any reason by notifying Verizon Wireless or by contacting the administrator at P.O. Box 1818, Sterling, VA 20167 or by calling 844-769-1991. This Plan may be cancelled by us or the administrator for any reason by notifying you in writing at least thirty (30) days prior to the effective date of cancellation, which notice shall state the effective date and reason for cancellation. If you fail to make any monthly payment or charge due under this Plan, your coverage will be cancelled immediately upon our written notice. If the Plan is cancelled: (a) by you within thirty (30) days of the receipt of this Plan, you shall receive a full refund of the price paid for the Plan, less the cost of any claims which have been paid or repairs that have been made; or (b) by you after thirty (30) days of the receipt of this Plan, or cancelled by us or the administrator at any time, you will receive a refund equal to 100% of the pro-rata amount of the unearned portion of the price paid for the Plan, less the cost of any claims which have been paid or repairs that have been made. For residents of AL, AR, CA, CO, DC, HI, MA, MD, ME, MN, MO, NJ, NM, NV, NY, SC, TX, WA, WI and WY any refund owed and not paid or credited within thirty (30) days of cancellation shall include a 10% penalty per month. Upon any termination or cancellation by you, us or the administrator, after the coverage effective date, you will have coverage provided at no cost for an additional thirty (30) days after the date of termination or cancellation of this Plan. All claims under this Plan must be reported to us within sixty (60) days after cancellation or termination of the Plan.
- 21. Changes to the Plan:** WE MAY CHANGE THE MONTHLY CHARGE FOR THE PLAN, OR WE MAY CHANGE THESE TERMS AND CONDITIONS FROM TIME TO TIME UPON THIRTY (30) DAYS WRITTEN NOTICE TO YOU OR LONGER AS MAY BE REQUIRED BY LAW. SUCH NOTICE MAY BE PROVIDED AS IN A SEPARATE MAILING OR EMAIL OR BY ANY OTHER REASONABLE METHOD. IF YOU DO NOT AGREE TO THE MODIFIED CHARGES OR TERMS OF THE AGREEMENT, YOU MAY CANCEL THE PLAN BY NOTICE TO US OR THE ADMINISTRATOR AT ANY TIME IN ACCORDANCE WITH THESE TERMS AND CONDITIONS. THE PAYMENT OF APPLICABLE CHARGES BY YOU, OR A REQUEST FOR SERVICE UNDER THE PLANS, AFTER RECEIVING SUCH NOTICE OF A CHANGE IN THE CHARGES OR OTHER TERMS AND CONDITIONS WILL BE DEEMED TO BE ASSENT BY YOU TO THE CHANGE(S) IN THE CHARGES, TERMS OR CONDITIONS.
- 22. Limitation of Liability:** IN NO EVENT WILL THE PLAN OBLIGOR, ADMINISTRATOR OR VERIZON WIRELESS BE LIABLE FOR INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO PERSONAL INJURIES OR LOSS OF INCOME ARISING OUT OF OR CONNECTED TO THE PROVISION OF THE PLAN, REPAIR OR REPLACEMENT OF PRODUCTS UNDER THE PLAN AND CAUSED BY NEGLIGENCE, ERROR, MISTAKE OR OMISSION ON THE PART OF THE PLAN OBLIGOR OR ADMINISTRATOR OR THEIR RESPECTIVE EMPLOYEES, AGENTS OR SUBCONTRACTORS.
- 23. Force Majeure:** We shall not be held responsible for any delay or failure in performance of any part of this Plan to the extent that such delay or failure is caused by fire, flood, explosion, war, strike, embargo, government requirement, regulatory agency requirement civil or military authority, acts of God, or other similar causes beyond our control.
- 24. Non-waiver:** Our failure in any circumstance to require strict adherence to any term or condition set forth herein shall not be deemed a waiver by us of any such term or condition under any other circumstance or of any other term or condition set forth herein.
- 25. ARBITRATION AGREEMENT: Please read this section carefully. It affects your rights.** For the purposes of this arbitration or small claims court agreement (referred to as the "A.A.") only, references to "we" and "us" also include (1) the respective parents, subsidiaries, affiliates, agents, employees, successors and assigns of the Obligor and administrator of this Plan (as defined above) , and (2) the retailer(as defined above) and its wholly owned subsidiaries, agents, employees, successors and assigns. Most of your concerns about this Plan can be addressed simply by contacting us at 844-769-1991. In the event we cannot resolve any dispute with you, **YOU AND WE AGREE TO RESOLVE THOSE DISPUTES THROUGH BINDING ARBITRATION OR SMALL CLAIMS COURT INSTEAD OF THROUGH COURTS OF GENERAL JURISDICTION. YOU AND WE AGREE TO WAIVE THE RIGHT TO A TRIAL BY JURY AND WAIVE THE RIGHT TO PARTICIPATE IN CLASS ACTIONS OR OTHER REPRESENTATIVE PROCEEDINGS.**
  - 1. THIS A.A.:**
    - a. Survives termination of this Plan.
    - b. Is governed by the Federal Arbitration Act.
    - c. Covers any dispute you have with us concerning or related, directly or indirectly, to this Plan.
    - d. Does not prevent you from bringing an individual action against us in small claims court instead of pursuing arbitration.
    - e. Does not prevent you from informing any government agency of your dispute. They may be able to seek relief on your behalf.
  - 2. ARBITRATION PROCESS:**
    - a. How to start arbitration.
      - Send a written Notice of Claim by certified mail to Legal Department, P.O. Box 110656, Nashville, TN 37122-0656.
      - Describe the dispute and relief sought in the Notice.
      - If the dispute is not resolved within 30 days of receipt of the Notice, you may start an arbitration with the American Arbitration Association ("AAA"). You can contact the AAA and obtain a free copy of their rules and forms at [www.adr.org](http://www.adr.org) or 1-800-778-7879.

- b. Arbitration will be conducted by the AAA following the Consumer Arbitration Rules (“Rules”). A court may decide the enforceability of this A.A. The arbitrator will decide all other issues. The arbitrator is bound by this A.A.
- c. Any hearing will take place in the county or parish of your mailing address unless you and we agree to a different location.

### 3. FEES:

- a. In most cases we will pay all filing, administration and arbitrator fees. If the arbitrator finds that your dispute was filed to harass or is frivolous, the Rules govern payment of the fees.
- b. We will reimburse you for a filing fee paid to the AAA. If you are unable to pay a filing fee, we will pay it if you send us a written request.

### 4. ARBITRATION DECISION:

- a. You and we agree not to disclose any settlement offers to the arbitrator before the arbitrator issues a decision.
- b. If the arbitrator finds in your favor and the damages awarded are greater than the last settlement we offered, we will do the following.
  - We will pay you the greater of the damages or \$7,500.
  - We will also pay your reasonable attorney’s fees and arbitration expenses. You may not recover duplicate awards of fees and expenses.
- c. We waive any right we have to recover attorney’s fees and expenses from you if we win the arbitration.
- d. If you seek declaratory or injunctive relief, it can only be awarded as necessary to provide you relief.

**YOU AND WE AGREE THAT EACH PARTY MAY BRING CLAIMS AGAINST THE OTHER ONLY IN AN INDIVIDUAL CAPACITY AND NOT IN A PURPORTED CLASS ACTION, CLASS ARBITRATION OR REPRESENTATIVE PROCEEDING.** Unless you and we agree otherwise, the arbitrator may not consolidate your dispute with any other person’s dispute and may not preside over any form of representative proceeding. If this specific provision is found to be unenforceable, then the entirety of this A. A. is null and void

### **If You Reside In One Of The Following States, These Provisions Apply To You:**

**Arizona Residents:** If your written notice of cancellation is received prior to the expiration of the monthly term, we will not deduct the cost of any claims that have been paid or repairs that have been made from your refund. The pre-existing condition exclusion does not apply to conditions occurring prior to the sale of the consumer product by the Verizon Wireless its assignees, subcontractors and/or representatives or to any conditions that the Obligor or retailer knew or reasonably should have known. The Arbitration Agreement of this Plan does not preclude you from contacting the Consumer Protection Division of the Arizona Department of Insurance. Item (c) of section 17. **Exclusions- What is not Covered** is deleted and replaced with the following: “Breakdown or costs resulting from: improper installation or setup; use in any combinations not approved in the manufacturer’s specifications; repairs or repair personnel unauthorized modifications, alterations, while owned by you;”

**California Residents:** For all products other than home appliances and home electronic products, the Cancellation provision is amended as follows: If the Plan is cancelled: (a) within sixty (60) days of the receipt of this Plan, you shall receive a full refund of the price paid for the Plan less the cost of any claims that have been paid or repairs that have been made, or (b) after sixty (60) days, you will receive a pro rata refund, less the cost of any claims that have been paid or repairs that have been made.

**Connecticut Residents:** In the event of a dispute with us or the administrator that cannot be resolved, you may contact the State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The complaint must contain a description of the dispute, the purchase price of the product, the cost of repair of the product and a copy of the Plan.

**Florida Residents:** The rate charged for this Plan is not subject to regulation by the Florida Office of Insurance Regulation.

**Georgia Residents:** We may only cancel this Plan before the expiration of the term on the grounds of fraud, material misrepresentation, or failure to pay consideration due therefore. The cancellation shall be in writing and shall conform to the requirements of Official Code of Georgia Annotated (“O.C.G.A.”) 33-24-44. If this Plan is cancelled prior to the expiration of the monthly term, we will not deduct the cost of any claims that have been paid or repairs that have been made from your refund. This Plan excludes coverage for incidental and consequential damages and pre-existing conditions only to the extent such damages or conditions are known to you or reasonably should have been known to you. As stated in the Arbitration Agreement of this Plan, either party may bring an individual action in small claims court. The Arbitration Agreement provision does not preclude you from bringing issues to the attention of federal, state, or local agencies or entities of your dispute. Such agencies or entities may be able to seek relief on your behalf. You and we agree to waive the right to a trial by jury and waive the right to participate in class actions and class arbitrations or other similar proceedings. Nothing contained in the Arbitration Agreement provision of this Plan shall affect your right to file a direct claim under the terms of this Plan against Liberty Insurance Underwriters, Inc. pursuant to O.C.G.A. 33-7-6.

**Nevada Residents:** If the Plan is cancelled, no deduction shall be made from the refund for the cost of any claims that have been paid or repairs that have been made. If this Plan has been in force for a period of seventy (70) days, we may only cancel before the expiration of the Plan term due to the following reasons: 1) You engage in fraud or material misrepresentation in obtaining this Plan or in filing a claim for service under this Plan; 2) You commit any act, omission, or violation of any terms of this Plan after the effective date of this Plan which substantially and materially

increases the service required under this Plan; or 3) Any material change in the nature or extent of the required service or repair, including unauthorized service or repair, which occurs after the effective date of this Plan and causes the required service or repair to be substantially and materially increased beyond that contemplated at the time this Plan was purchased. If we fail to pay the cancellation refund as stated in the Cancellation provision the penalty will be 10% of the purchase price for each thirty (30) day period or portion thereof that the refund and any accrued penalties remain unpaid. The following language is added to item (c) of the **Exclusions - What Is Not Covered** section: "If a product is modified or altered without our authorization, we will only provide applicable coverage that is not related to the unauthorized modification or alteration or any breakdowns arising therefrom, unless such coverage is otherwise excluded by this Plan." Contact us at 844-769-1991 with questions, concerns or complaints about this Plan. In the event you do not receive satisfaction under this Plan, complaints or questions about this Plan may be directed to the Nevada Department of Insurance, telephone (888) 872-3234.

**New Hampshire Residents:** Contact us at 844-769-1991 with questions, concerns, or complaints about the Plan. In the event you do not receive satisfaction under this Plan, you may contact the State of New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301, telephone number: 1-603-271-2261. The Arbitration Agreement provision of this Plan is subject to Revised Statutes Annotated 542.

**New Jersey Residents:** This is a service contract and is separate and distinct from any product or service warranty which may be provided by the manufacturer, importer, or seller, and does not extend the term of any original product or service warranty that the manufacturer, importer, or seller may have provided.

**New Mexico Residents:** If this Plan has been in force for a period of seventy (70) days, we may not cancel before the expiration of the Plan term or one (1) year, whichever occurs first, unless: (1) you fail to pay any amount due; (2) you are convicted of a crime which results in an increase in the service required under the Plan; (3) you engage in fraud or material misrepresentation in obtaining this Plan; (4) you commit any act, omission, or violation of any terms of this Plan after the effective date of this Plan which substantially and materially increase the service required under this Plan; or (5) any material change in the nature or extent of the required service or repair occurs after the effective date of this Plan and causes the required service or repair to be substantially and materially increased beyond that contemplated at the time you purchased this Plan.

**North Carolina Residents:** The purchase of this Plan is not required either to purchase or to obtain financing for the product. We may non-renew, but may only cancel this Plan prior to the expiration of the monthly term for nonpayment by you or for violation of any of the terms and conditions of this Plan.

**Oklahoma Residents:** Coverage afforded under this Plan is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma service warranty statutes do not apply to commercial use references in this Plan. Oklahoma license number: 44197917.

**Oregon Residents:** The Arbitration Agreement provision of this Plan is replaced with the following: "For the purpose of this Arbitration Agreement, references to "we" and "us" also include the respective parents, subsidiaries, affiliates, service contract insurers, agents, employees, successors and assigns of the Plan Obligor and administrator, as defined above ; and Verizon Wireless and its wholly owned subsidiaries, affiliates, agents, employees, successors and assigns. Most of your concerns about the Plan can be addressed simply by contacting us at 844-769-1991. In the event we cannot resolve any dispute, you and we may, in a separate agreement, consent to arbitration. **YOU AND WE AGREE THAT EACH PARTY MAY BRING CLAIMS AGAINST THE OTHER ONLY IN AN INDIVIDUAL CAPACITY AND NOT AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN ANY PURPORTED CLASS ACTION, CLASS ARBITRATION OR OTHER SIMILAR PROCEEDING.** Any arbitration proceedings shall be conducted within the state of Oregon."

**South Carolina Residents:** Contact us at 844-769-1991 with questions, concerns or complaints about this Plan. In the event you do not receive satisfaction under this Plan, complaints or questions about this Plan may be directed to the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Ste. 1000, Columbia, SC 29201 or 1-800-768-3467.

**Texas Residents:** If you purchased this Plan in Texas, unresolved complaints concerning us or questions concerning our registration may be addressed to the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, TX 78711, telephone number (512) 463-6599 or (800) 803-9202. You may apply for reimbursement directly to the insurer if a refund or credit is not paid before the forty-sixth (46<sup>th</sup>) day after the date on which the Plan is returned to us. Texas license number: 116.

**Utah Residents: NOTICE: This Plan is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department.** Coverage afforded under this Plan is not guaranteed by the Utah Property and Casualty Guaranty Association. If emergency service is required outside the designated hours, the consumer may seek service and be reimbursed, provided the service performed is covered by this Plan. The second sentence in the Cancellation provision is replaced with the following: "This Plan may be cancelled by us or the administrator prior to the expiration of the term for: (i) material misrepresentation or substantial breaches of contractual duties, conditions, or warranties, by notifying you in writing at least thirty (30) days prior to the effective date of cancellation; or (ii) for nonpayment of premium by notifying you in writing at least ten (10) days prior to the effective date of cancellation. Such cancellation notifications shall state the effective date and reason for cancellation." The fourth sentence in the Insurance Securing this Plan provision is replaced with the following: "If within sixty (60) days after proof of loss has been filed we have not paid you for your claim, provided you with

a refund owed, you are otherwise dissatisfied, or if we become insolvent or otherwise financially impaired, you may report a claim directly to the applicable insurance company at 55 Water St., 18th Floor, New York, NY 10041 for Liberty Insurance Underwriters, Inc. and at 175 Berkeley Street, Boston, Massachusetts, 02116, for Liberty Mutual Insurance Company, or by calling toll free 1-800-677-9163." Failure to notify within the prescribe time will not invalidate the claim if you can show that notification was not reasonably possible.

**Virginia Residents:** Contact us at 844-769-1991 with questions, concerns or complaints about this Plan. In the event you do not receive satisfaction under this Plan within sixty (60) days after your request, you may contact the Virginia Department of Agriculture & Consumer Services, Office of Charitable & Regulatory Programs to file a complaint.

**Washington Residents:** If we fail to act on your claim, you may contact Liberty Insurance Underwriters Inc. directly at 1-800-677-9163. You are not required to wait sixty (60) days before filing a claim directly with Liberty Insurance Underwriters, Inc.

**Wisconsin Residents: THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.** We may only cancel this contract before the end of the agreed contract term on the grounds of nonpayment, a material misrepresentation made by you to us, or a substantial breach of duties by you relating to the products or its use. The fifth and sixth sentences of the first paragraph of the Arbitration Agreement provision of this contract is amended as follows: **(1) TO RESOLVE DISPUTES, YOU MAY CHOOSE EITHER BINDING ARBITRATION, PURSUANT TO THE ARBITRATION AGREEMENT PROVISION OF THIS CONTRACT, OR SMALL CLAIMS COURT. BY AGREEING TO THIS CONTRACT, YOU AND WE WAIVE THE RIGHT TO HAVE DISPUTES RESOLVED THROUGH COURTS OF GENERAL JURISDICTION, THE RIGHT TO TRIAL BY JURY, AND TO PARTICIPATE IN CLASS ACTIONS, CLASS ARBITRATIONS OR OTHER REPRESENTATIVE PROCEEDINGS;** and **(2)** the phrase "and is governed by the Federal Arbitration Act." in in sub-section (1) (b) is deleted in its entirety.

**Wyoming Residents:** The Arbitration Agreement provision in this Plan is replaced with the following: "If there are disputes between you and us that are not resolved by negotiations, you and we may in a separate written agreement voluntarily consent to arbitration. Any arbitration proceedings shall be conducted within the state of Wyoming." For the purpose of this Arbitration Agreement, references to "we" and "us" include the Plan Obligor and administrator, as defined above, and their respective parents, subsidiaries, affiliates, service contract insurers, agents, employees, successors and assigns; and (2) Verizon Wireless and its wholly owned subsidiaries, affiliates, agents, employees, successors and assigns.

Administered by:  
Asurion Services, LLC  
Asurion Florida Warranty Services, Inc.  
P.O. Box 1340 • Sterling, VA 20167 • 844-769-1991  
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# Verizon Home Device Protect Technical Support

Terms of Service.

## **VERIZON HOME DEVICE PROTECT TECHNICAL SUPPORT TERMS OF SERVICE**

The Verizon Home Device Protect Technical Support Terms of Service is a legal agreement between you, the end user (hereinafter, "You") and Verizon Wireless (hereinafter, "us" or "we"). Your use of the Verizon Home Device Protect Plan (hereinafter, the "Plan") is subject to the Verizon Home Device Protect Technical Support Terms of Service described below (hereinafter, "Services"); Your use is also subject to the Verizon Wireless Customer Agreement, which is available at [www.verizon.com](http://www.verizon.com). Please read both the Verizon Home Device Protect Technical Support Terms of Service and the Verizon Wireless Customer Agreement carefully, and do not use the Services if You disagree with them. Additional information about the Services is available at [www.verizon.com](http://www.verizon.com). ADDITIONALLY, ANY DISPUTES UNDER THIS TERMS OF SERVICE SHALL BE RESOLVED IN ACCORDANCE WITH THE DISPUTE RESOLUTION PROVISIONS IN YOUR CUSTOMER AGREEMENT UNDER THE HEADING: "HOW DO I RESOLVE DISPUTES WITH VERIZON WIRELESS," WHICH TERMS ARE INCORPORATED BY REFERENCE. SPECIFICALLY, YOU AND WE BOTH AGREE TO RESOLVE ALL DISPUTES UNDER THIS TERMS OF SERVICE ONLY BY ARBITRATION OR SMALL CLAIMS COURT AND YOU WAIVE ANY RIGHT TO A JUDGE OR JURY IN ANY ARBITRATION.

**Supported Devices & Use of Services.** We, directly or indirectly, will provide the Services in accordance with the terms and as described below. The Services are available for devices in Your immediate household that are covered under the Plan and/or that can connect to Your wireless network ("Supported Products"), and where appropriated, computer devices, subject to the exclusions described in the "Scope of the Services" Section below and other exclusions as decided by us in our sole discretion. Data usage charges may apply to the Services. In some circumstances, You may need to supply or purchase additional equipment or software to receive the full benefit of the Services, and You are responsible for the cost of that equipment or software. The Services may also include two (2) in-home visits ("Visits") by a Asurion Expert ("Expert") and specific technical support services provided at select UBreakFix ("UBIF") locations or select Asurion repair locations for in-person tech support or via Asurion Tech Experts. You need not consent to the Visits in order to utilize the benefits of the Plan or the Services. See below for Scope of Services and Visits.

**Scope of the Services.** The following services are provided under the Plan:

### **A. The Services.**

The Services include: (a) technical support for Your Supported Products (as defined in the Plan) and the operating systems and software applications on them; (b) technical support for the use of Your Supported Products with other devices and services manufactured to be compatible with Your Supported Products or intended to be connected to them (excluding any Verizon-branded or provided home router); (c) technical support with malware and virus prevention and removal; (d) quality assessment of Your in-home connectivity; (e) technical support for Your Desktop and Laptops ("Supported PC") (if applicable) as it relates to the assessment of the product's performance; (f) technical support to help with Your Supported PC (if applicable) with data back up and/or data transfer to another Supported PC; and (g) two (2) optional in-home visits by an Expert as further described below in section (C). From time to time we may, but are not required to, make additional benefits, products, and/or services available to You as a Verizon Home Device Protect customer. These additional benefits, products, and/or services may be provided to You without charge or may be optional offers for an additional or discounted fee.

The Services do not include: (a) activation of Your wireless devices; (b) assistance with wireless network coverage issues, such as dropped calls/data interruptions; (c) diagnostic support unrelated to Your Supported Products; (d) modification of Original Equipment Manufacturer ("OEM") software; (e) installation of third-party software or OEM drivers not supported by the Supported Products; (f) repair of peripherals, home or wireless routers, modems, or networks; (g) installation of non-sanctioned applications; (h) assistance with any Verizon-branded or provided home router or audio/video streaming device; or (i) assistance with specialized devices related to medical care, including but not limited to emergency assistance/first responder devices.

### **B. Security and Privacy Services.**

Security and Privacy services include: (a) security monitoring of Your eligible Supported Products (as defined in the Plan) with specific malware and virus prevention software; (b) safeguarding your data on public Wi-Fi; (c) identification of select mobile apps that could access private information and put your data at risk; (d) identity theft monitoring, using dark web surveillance; (e) access to identity theft alerts and data recovery tools; (e) access to a security assessment of Your in-home connectivity; and (f) access to Security Advisor, which provides expert support to help You proactively secure Your information and resolve security vulnerabilities to help protect you against online threats. Security Advisor experts are available to answer questions and provide content and tips to help you improve or solve security concerns.

**IMPORTANT NOTE:** You can only access most of the Security and Privacy benefits by downloading and using the Digital Secure app. To download the app, go to the App Store or Google Play. A smartphone is required to download the app. The make and model of Your Supported Device(s) may limit Your ability to access certain features of Digital Secure and therefore limit the scope of support provided by Security Advisor.

The Security and Privacy services do not include: (a) monitoring of Your credit. Verizon does not monitor all transactions and cannot protect against all identity theft. You should contact the three national credit bureaus (e.g., Equifax, Experian, and TransUnion), to monitor Your credit report. You should always take steps to safeguard personal information to reduce chances of becoming a victim of identity theft. Security Advisor does not provide real-time notification of sensitive data exposure; virus/malware removal; home network hacking mitigation; or data loss management.

### **C. Tech Coach Mobile Application.**

The Services include access to the Tech Coach Mobile Application (the “Tech Coach App”) that is provided to You directly by Asurion Mobile Applications, LLC. The Tech Coach App provides several functions, including access to an Expert who can provide Technical Support Services through click-to-call, click-to-chat, self-help information, and educational notifications; and may at a future date provide other features and benefits. The Tech Coach App is subject to a separate end-user license agreement available at [www.phoneclaim.com/verizon/techcoachapp/terms/](http://www.phoneclaim.com/verizon/techcoachapp/terms/). The Tech Coach App end-user license agreement is independent of these Terms and the Verizon Wireless Customer Agreement.

### **D. Scope of In-Home Expert Visits.**

The Visits will only be performed by us upon Your request and consent, and they are optional. Prior to scheduling, Asurion may require that the services described below first be performed via a live voice or messaging session. Prior to scheduling a Visit, Asurion may require that the services described below first be performed via a live voice or messaging session.

The Visits will be conducted in your home for the purpose of: 1) troubleshooting home technology issues; 2) assistance with product set-up and configuration, including establishing streaming services, whole home data back-up, connecting “smart” home products, and parental controls; 3) device data security and privacy assessment; 4) guidance on password and storage management; 5) WiFi and network evaluations; 6) technology product purchase guidance; or 7) assistance filing a claim under the Plan. Visits may also include reviewing new products and/or services available in the marketplace that might meet your technology needs. Assistance with product set-up and configuration shall not include the installation of any Supported Product in any furniture or fixed infrastructures, including but not limited to cabinetry or walls. Notwithstanding the above, in home trouble shooting and assistance shall exclude assistance with any Verizon-branded or provided home router or audio/video streaming device. We make no representations about the quality, functionality or suitability of products or services that the Experts recommend. We are not liable for any decision you make to purchase any products or services unrelated to the Plan. You should review each product or service carefully to ensure it meets your needs prior to purchase.

Visits may include some or all of the above services but will be limited in time to approximately one (1) hour in duration. If the Visit requires more time, an Expert may choose to extend the stay, but will not be obligated to do so. Experts will use commercially reasonable efforts during the Visits to perform the above services. If the Expert is unable to resolve your issue after making commercially reasonable efforts, they have the right and discretion to refuse to take further efforts to do so. Additionally, in some instances, the Expert may have limited information from vendors, manufacturers, and developers, and they may not have the ability to obtain the proprietary or other information required to resolve your issue. Some technical issues that you encounter may be the result of software or hardware errors not yet resolved by the vendors, manufacturers or developers of that software or hardware, in which case the Expert may not be able to resolve your issue.

Visits will be scheduled by calling (844) 769-1991. If you need to reschedule the date of your Visit, you must give us at least 24-hours advanced notice. If you do not provide that notice, we reserve the right to cancel the visit and not reschedule.

Someone at least 18 years of age must be present at all times while the Expert is in your home and throughout the duration of the Visit. Upon completion of the Visit, the Expert may provide you with contact information and a follow-up email with new product recommendations.

You must make the products or devices intended for assessment/consultation in your home by the Expert accessible, and provide a safe, non-threatening environment for the Expert to conduct the Visit.

As part of the Visit, the Expert will not be responsible for dismantling or physical installation of any products or equipment. The Expert will also not be responsible for conducting any repairs or physical triage of a product or device that may involve specific tools or a unique work environment for your safety and the safety of the Expert.

Verizon Care Smart Watch Customers

If You have a Verizon Care Smart Watch (the “Watch”) active on Your Verizon Wireless account, one (1) Visit may be designated to assist the wearer of the Watch, in the wearer’s residence (if not the same location as Your home), with the use and operation of the Watch (i.e., making and receiving calls, sending texts, how to charge the Watch, etc.) provided that You have first completed set-up, via the Watch app, the contact list and other functionality of the Watch. Notwithstanding anything in the User Guide for the Watch, the support of the Watch by the Expert shall be consistent with the Services provided under this Verizon Home Device Protect Technical Terms of Service for any other Supported Product.

### **E. Optional Installation Services.**

Optional Installations are available, for a discounted fee, in select locations and for the select products, which are subject to change at any time. The list of Supported Products that are eligible for the optional installation services is available at <https://www.asurion.com/verizon/home-installs/>. The customer must make the Supported Products intended for installation in the home accessible to the Expert, and provide a safe, non-threatening environment for the Expert to conduct the consultation.

Someone at least 18 years of age must be present at all times while the Expert is in the customer's home and during the time that the installation is performed. Products must be new or fully functioning at the time of installation, and Wi-Fi access must be available for certain products to be installed. Availability of installation services is contingent on certain criteria, including product type, customer location and appointment/technician availability.

**Backup of Software and Data.** You are responsible for backing-up the software or data stored on Your Supported Products and other devices included in the Services. We are not responsible for any loss, alteration or corruption of any software or data, and we may decline to provide Services to You if it is determined that You have not taken appropriate back-up measures.

**Remote Access Applications.** To receive Services, You may be required to run certain software applications on Your Supported Products and other devices included in the Services ("Software"). The Software may include tools that allow the Experts to remotely access Your Supported Products or devices and any content stored thereon. You agree to comply with the terms applicable to the Software, and in the event of a conflict between those terms and this Verizon Home Device Protect Technical Terms of Service and Verizon Wireless Customer Agreement, the Software-specific terms control with regard to the Software only. You acknowledge and agree that You will not copy or modify the Software or any other materials provided to You in connection with the Services.

When providing Services, the Expert may be required to remotely access Your Supported Device, including any private and/or confidential/personal information, data, videos, pictures, text messages, or other content thereon. It is Your responsibility to remove any sensitive content on Your Supported Device to the extent You believe necessary to prevent access by the Expert.

**Representations and Authorizations.** When receiving the Services, You represent that You are the owner or an authorized user of the Supported Products or other devices for which you are using the Services, as well as any software thereon, and we reserve the right to refuse to provide Services to You if we determine that You are not the owner or authorized user. When using the Services, You: (a) expressly consent to the Expert remotely accessing Your Supported Products, other devices included in the Services and any data, videos, pictures, text messages or other content thereon; and (b) expressly authorize the Expert to effect changes to Your Supported Products, to the extent necessary to provide the Services, and You acknowledge and agree that such changes may be permanent and irreversible. **It's strongly recommended that prior to the Visit, you back up your photos, videos and secure any personal or confidential data, as we are not responsible for any loss or damage to your digital content that may occur as a result of the triage or trouble-shooting support services that are provided during the Visit.**

**Passwords.** If You know or suspect that the passwords associated with or stored on Your Supported Products have been available to or accessed by anyone as a result of Your use of the Services, You should immediately change or reset those passwords.

**Claim Limitation.** Subject to the Arbitration provision in Your Verizon Wireless Customer Agreement and unless otherwise allowed by applicable law, any claim related to the Services shall be brought within one (1) year of the events giving rise to the claim. Failure to assert any such claim during that time results in the claim being forever barred.

DISCLAIMER OF WARRANTIES. THE FOLLOWING DISCLAIMER SHALL APPLY TO YOU TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW. YOU ACKNOWLEDGE AND AGREE THAT THE SERVICES DESCRIBED HEREIN AS THE "VISIT" ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS, AND THAT YOUR USE OF OR RELIANCE ON THEM IS AT YOUR SOLE RISK AND DISCRETION. WE HEREBY DISCLAIM ANY AND ALL REPRESENTATIONS, WARRANTIES, CONDITIONS AND GUARANTIES REGARDING THE SERVICES, WHETHER EXPRESS, IMPLIED OR STATUTORY, AND INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OR CONDITIONS OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM US OR THE EXPERT(S) SHALL CREATE ANY REPRESENTATION, WARRANTY OR GUARANTY. FURTHERMORE, YOU ACKNOWLEDGE AND AGREE THAT WE MIGHT NOT BE ABLE TO OFFER THE SERVICES AT ALL, IN THE ABSENCE OF THE FOREGOING DISCLAIMERS AND LIMITATIONS. IN THE EVENT OF ANY FAILURE OF THE SERVICES TO CONFORM TO ANY APPLICABLE WARRANTY, YOU MAY NOTIFY US AND WE WILL, AS YOUR SOLE AND EXCLUSIVE REMEDY, USE COMMERCIALY REASONABLE EFFORTS TO SATISFY THE WARRANTY ON LABOR. WE WILL HAVE NO OTHER WARRANTY OBLIGATION WHATSOEVER WITH RESPECT TO THE SERVICES, AND ANY OTHER CLAIMS, LOSSES, LIABILITIES, DAMAGES, COSTS OR EXPENSES ATTRIBUTABLE TO ANY FAILURE TO CONFORM TO ANY WARRANTY WILL BE YOUR SOLE RESPONSIBILITY.

LIMITATION OF LIABILITY. THE FOLLOWING LIMITATIONS SHALL APPLY TO YOU TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW. UNDER NO CIRCUMSTANCES SHALL WE BE LIABLE FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL OR EXEMPLARY DAMAGES ARISING OUT OF OR IN CONNECTION WITH THE SERVICES, WHETHER OR NOT THE DAMAGES WERE FORESEEABLE AND WHETHER OR NOT WE WERE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF PROFITS OR REVENUES, FAILURE TO TRANSMIT OR RECEIVE ANY DATA, LOSS, MISUSE OR DISCLOSURE OF DATA OR CONFIDENTIAL INFORMATION, BUSINESS INTERRUPTION, LOSS OF PRIVACY, CORRUPTION OR LOSS OF DATA, FAILURE TO RECEIVE OR BACKUP YOUR DATA (OR ARCHIVED DATA) OR ANY OTHER PECUNIARY LOSS WHATSOEVER ARISING OUT OF OR IN ANY WAY RELATED TO THE SERVICES. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, OUR AGGREGATE LIABILITY TO YOU (WHETHER BASED IN CONTRACT, NEGLIGENCE, STRICT LIABILITY, STATUTE OR OTHER THEORY OF LIABILITY) SHALL NOT EXCEED THE AMOUNT OF THE FEES PAID BY YOU FOR THE SERVICES OR \$150.00, WHICHEVER IS GREATER. THE FOREGOING LIMITATIONS WILL APPLY EVEN IF THE ABOVE STATED REMEDY FAILS OF ITS ESSENTIAL PURPOSE.

The Verizon Home Device Protect Technical Terms of Service constitute the sole and entire agreement between you and us as it relates to the Services. The Terms of Service and your enrollment in the Plan shall be governed by the laws of the State of Tennessee, without regard to the choice of law provisions, and not by the 1980 U.N. Convention on Contracts for the International Sale of Goods. Any cause of action or claim you have with respect to the Terms of Service or the Services must be commenced within one (1) year after the claim or the cause of action arises. We may assign our rights and duties under these terms to any party at any time without notice to you. If any provision of the Terms of Service is found by a court of competent jurisdiction to be invalid, the parties agree that the court should endeavor to give effect to the parties' intentions as reflected in the Terms of Service, and all other provisions of the terms remain in full force and effect.

**Right to Terminate.** We reserve the right to suspend or terminate Your use of the Services at any time and for any reason, including for abuse, excessive usage, or failure to pay any fees or charges associated with the Services. We also reserve the right to change the scope or extent of the Services at any time and for any reason. Any refund of fees or charges associated with the Services that we may agree to pay in such circumstances will be limited to the fees You paid in the prior month for the Services. If You wish to terminate Your access to the Services, please contact Us by calling (844) 769-1991.

VERIZON HOME DEVICE PROTECT TECHNICAL SUPPORT TERMS OF SERVICE  
(EFFECTIVE JULY 22, 2021)

<sup>1</sup> OS restrictions apply: Android OS 4.4+ or iOS 11+. Select features may be accessed on tablets and computers Anti-virus and app privacy scanning not supported on iOS.