

Mobile Device Protect

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

asurion

Mobile Device Protect

Summary of Key Terms and 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.

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

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 in limited areas. 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.

¹ **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, 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.

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 6. For a full list of devices by tier, call Asurion at 877-723-8623 or visit asurion.com/claims/mobiledeviceprotect . Please visit asurion.com/claims/mobiledeviceprotect and refer to your terms and conditions anytime your device changes.

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. ²			
	TIER 1	TIER 2	TIER 3
INSURANCE DEDUCTIBLES			
Lost/stolen/unrecoverable	\$50	\$175	\$250
Damage Replacement (excluding Accidental Damage from Handling)	\$40	\$99	\$99
SERVICE CONTRACT SERVICE FEES			
Cracked Screen Repair (Accidental Damage from Handling) ³	\$29	\$29	\$29
Accidental Damage from Handling Replacement (other than Cracked Screen Repair)	\$40	\$99	\$99
Malfunction	\$0	\$0	\$0
Battery Replacement⁴	\$0	\$0	\$0
TECHNICAL SUPPORT FEES			
Tech Support Click-to-chat support for device setup and troubleshooting	\$0	\$0	\$0

² 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.

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/>

³ Cracked screen repair is available for select smartphones subject to parts, location and technician availability. This benefit is provided by the service contract program.

⁴ 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.

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.

TIER 1	TIER 2	TIER 3
TCL 30 Z	Samsung Galaxy S23	Samsung Galaxy Z Flip 5
TCL ION V	Samsung Galaxy S23 FE	Samsung Galaxy S24
TCL Flip 2	Google Pixel 8	Samsung Galaxy S24+
Samsung Galaxy A14 5G	Apple iPhone 12	Samsung Galaxy S24 Ultra
	Apple iPhone 13	Apple iPhone 14 Pro
	Google Pixel 8a	Google Pixel 8 Pro

Repair for Cracked Screens

- 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 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 Replacement

- Enjoy as fast as next-day replacement for eligible devices (subject to parts, location, and technician 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.

Important Disclosures

Dispute Resolution/Binding Arbitration

BINDING ARBITRATION: WHILE WE TRY AND RESOLVE DISPUTES, THE COVERAGE CERTIFICATE, THE SERVICE CONTRACT AND TECHNICAL SUPPORT TERMS OF SERVICE CONTAIN A MANDATORY BINDING ARBITRATION PROVISION THAT REQUIRES THE SUBMISSION OF ALL DISPUTES (EXCEPT WHERE EXPRESS STATE EXEMPTIONS ARE PROVIDED) TO FINAL AND BINDING ARBITRATION IN ACCORDANCE WITH THE PROVISIONS SET FORTH IN THE SERVICE CONTRACT, TERMS OF SERVICE AND SECTION VII(F) OF THE COVERAGE CERTIFICATE. THE ARBITRATION AGREEMENT DOES NOT PREVENT YOU FROM INFORMING FEDERAL, STATE OR LOCAL AGENCIES OF ANY DISPUTE. IF YOU DO NOT AGREE TO SUBMIT DISPUTES TO BINDING AND INDIVIDUAL ARBITRATION, OR YOU DO NOT AGREE TO ANY OTHER PROVISION OF THE ARBITRATION AGREEMENT, YOU SHOULD NOT ENROLL IN WIRELESS PHONE PROTECTION PRODUCTS.

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 MBS Mobile, the mobile number identified in the MBS Mobile system as the account owner and/or any other email address or mobile number you provide to MBS Mobile or Asurion, unless prohibited by state law. If electronic delivery is not possible, this information will be mailed to you.

Cancellation Policy

You may cancel your optional coverage at any time by calling MBS Mobile at 978-991-9119 and receive a prorated refund of your unearned monthly charge.

Coverage is Optional

Insurance, Service Contract, and Tech Support coverage is optional, and you are not required to purchase in order to buy MBS Mobile 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**.

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.

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, MBS Mobile 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

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 Tech Support Terms of Service when you enroll.

How to file a claim:

Just go to **asurion.com/claims/mobiledeviceprotect**, available 24/7, or call **877-723-8623** (available daily 7am - 11pm ET).

NOTE: Holidays may affect hours of operation. Claims must be filed within 60 days of the incident.

Mobile Device Protect – Theft and Loss Coverage Certificate



CONTINENTAL CASUALTY COMPANY
CHICAGO, ILLINOIS

COMMERCIAL INLAND MARINE COMMUNICATIONS EQUIPMENT COVERAGE CERTIFICATE

*Please read this entire Coverage Certificate (“**Certificate**”) carefully. It explains each party’s rights and duties and what is and is not covered. A copy of the Master Policy under which this Certificate is issued (“**Policy**”) is available for your review.*

*In this Certificate, the words “**you**” and “**your**” mean the “**Insured Subscribers**” (as defined in Section VIII. DEFINITIONS). The words “**we**,” “**us**” and “**our**” mean Continental Casualty Company, a CNA Company (“**CNA**”), the Illinois stock insurance company providing this insurance. The words “**Authorized Representative**” mean Asurion Protection Services, LLC and “**Asurion**”.*

All other capitalized words and phrases in this Certificate have special meaning and are defined in Section VIII. DEFINITIONS.

I. COVERAGE.

In exchange for premium paid when due, we will insure the Covered Property as described in Section I.A. COVERAGE PLAN, provided that any Loss occurs while your coverage is in effect. The information about your coverage included in your receipt, invoice, or other documentation from your Service Provider is incorporated by reference into this Certificate. In the event of a Loss, our obligation under this Certificate is to repair or replace, at our sole option, your Covered Property. This insurance is primary over any other insurance you may have.

A. COVERAGE PLAN.

This Certificate provides coverage that protects your Covered Property if it is physically damaged, is lost, stolen or unrecoverable.

B. COVERAGE PERIOD.

Coverage does not begin until your request for coverage is approved.

If your request is approved, coverage is retroactive to the date it was submitted. You will be notified within thirty (30) days if your request is not approved.

Eligibility for enrollment after Initial Activation may be subject to limitation.

Coverage continues month-to-month unless cancelled.

C. PAYMENT OF PREMIUMS.

You are responsible for the payment of all premiums. The premium amount(s) are shown in the premium schedule below.

Equipment Category	Monthly Premium Per Enrolled Wireless Number
Tiers 1 – 3	Insurance Premium is included in the Mobile Device Protect monthly charge

D. DEDUCTIBLE.

You must pay a non-refundable deductible for each approved repair or replacement before your claim can be completed. The deductible amount is based on the device tier of the claimed Covered Property, as shown in the deductible schedule.

Equipment Category	Deductibles Applicable to Each Lost, Stolen, Unrecoverable Claim
Tier 1	\$50.00
Tier 2	\$175.00
Tier 3	\$250.00

Equipment Category	Deductibles Applicable to Each Damage Claim
Tier 1	\$40.00
Tier 2	\$99.00
Tier 3	\$99.00

NOTE: When applicable, an additional non-returned device charge may apply if you fail to return the Covered Property as directed (See Section IV.H. DUTIES IN THE EVENT OF A LOSS).

II. LIMITS OF LIABILITY.

A. PER OCCURRENCE LIMIT.

We will pay a maximum of \$2,500.00, less the applicable deductible in Section I.D. DEDUCTIBLE, for each approved repair or replacement.

B. AGGREGATE LIMIT.

We will provide a maximum of three (3) repairs or replacements of Covered Property per Wireless Number in any one twelve (12) consecutive month period. The aggregate limit under this Certificate includes Losses incurred under any prior consecutive certificate

issued by us. Losses incurred under this Certificate will be carried forward and applied against the applicable aggregate limit under any other certificate issued by us for twelve (12) consecutive months following the Date of Loss. If you meet the aggregate limit, coverage will end immediately (subject to Section VI.A.3. CANCELLATION) and we will notify you that your coverage has ended and no future premiums are due. In any case, the twelve (12) consecutive month period is calculated based on the Date of Loss for each covered Loss.

III. EXCLUSIONS.

This insurance does not cover the following:

- A. Indirect or consequential loss, including loss of use, interruption of business, loss of market, loss of service, loss of profit, inconvenience or delay in the repair or replacement of Covered Property.
- B. Loss to or damage of:
 - 1. Any property or device that is not Covered Property.
 - 2. Contraband or property in the course of illegal transportation or trade.
 - 3. Property in transit to you from a manufacturer or seller that is not the Authorized Service Facility.
 - 4. Any wireless device with a unique identification number (IMEI or ESN, etc.) that has been altered, defaced or removed.
 - 5. Data, Nonstandard External Media, and Nonstandard Software.
 - 6. Batteries (unless otherwise covered as an Included Accessory when part of a Loss to the Covered Property).
 - 7. Included Accessories (unless part of a Loss to other Covered Property).
- C. Loss due to or resulting, directly or indirectly, from:
 - 1. Intentional, dishonest, fraudulent or criminal acts by you, any authorized user of the Covered Property, anyone you entrust with the Covered Property, or anyone else with an interest in the Covered Property for any purpose, whether acting alone or in collusion with others.
 - 2. Abuse or use of the Covered Property in a manner for which it was not designed or intended by the manufacturer, failure to follow the manufacturer's installation, operation or maintenance instructions, or any act that voids the manufacturer's warranty.

3. Obsolescence, including technological obsolescence or depreciation in the value of the Covered Property.
4. Cosmetic damage that does not affect the function of the Covered Property, including scratches, marring and changes or enhancement in color, texture, or finish.
5. Unauthorized repair or replacement.
6. The discharge, dispersal, seepage, migration, release or escape of Pollutants from the Covered Property.
7. Error or omission in design, programming, or system configuration of the Covered Property, or any condition which results in or is covered by a manufacturer's recall.
8. Governmental action, meaning seizure or destruction of property by order of governmental authority including economic and trade sanction as provided under applicable law and U.S. Treasury Department guidelines.
9. Failure to do what is reasonably necessary to minimize the loss and to protect the Covered Property from any further loss.
10. Mechanical or Electrical Failure.
11. Malware.
12. Accidental damage from handling the Covered Property as a result of normal use ("ADH").

IV. DUTIES IN THE EVENT OF A LOSS.

- A. If your Covered Property is lost or stolen, notify your Service Provider as soon as possible to suspend service.
- B. If your claim involves a violation of law, promptly notify the appropriate law enforcement agency.
- C. You must report a Loss to our Authorized Representative within sixty (60) days from the Date of Loss. You must submit all claims through our Authorized Representative for our approval.
- D. You must cooperate in the investigation of your claim. If requested, you must:
 1. Provide the following within sixty (60) days of our Authorized Representative's request:
 - (a) a detailed, written proof of Loss statement, a police report case number, and/or a copy of the police report;
 - (b) a copy of the original bill of sale;
 - (c) a photocopy of a valid state or federal government issued photo I.D. that is not a student or professional license or I.D.; and/or

- (d) any other information required to approve your claim.
2. Permit us or our Authorized Representative to inspect the property and records proving the Loss, and question you under oath about any matter relating to this coverage or your claim. Your answers must be signed and may be recorded.
- E. You must do what is reasonably necessary to minimize the Loss and to protect the Covered Property from any further Loss.
- F. If we arrange to repair your Covered Property, you may be required to mail or deliver your Covered Property for repair as directed by us.
- G. You must take possession of the repaired or replacement device as follows:
 1. If we replace your Covered Property, you must take delivery of the replacement device within sixty (60) days of our claim approval. If you fail to do so, you forfeit your claim and the replacement device becomes our property.
 2. If we repair your Covered Property, and you fail to:
 - (i) pick up the repaired Covered Property from our Authorized Service Center within sixty (60) days of our notice that the repair has been completed, or (ii) fail to satisfy the non-refundable deductible within the same day of our claim approval, you forfeit your claim and the repaired Covered Property becomes our property.
- H. If the Covered Property is not lost or stolen, you must keep the Covered Property until your claim is completed, unless we or our Authorized Representative direct otherwise. If we provide a replacement device, we may require you to return the claimed Covered Property to us according to our instructions in the return mailer we provide, or other return method directed by us, within thirty (30) days or pay the applicable non-returned device charge. If the Covered Property is lost or stolen and is later recovered, you must notify our Authorized Representative and return the recovered device as directed, even if your claim has already been completed, or pay the applicable non-returned device charge. **YOU CAN AVOID A NON-RETURNED DEVICE CHARGE BY SIMPLY RETURNING THE COVERED PROPERTY AS DIRECTED.**
- I. If you fail to comply with these duties, including failure to timely report the Loss, provide the requested information, or cooperate in the investigation and processing of your claim, or otherwise act in a way that increases the Loss or prejudices our right to properly evaluate your claim, your claim may be denied.

V. CONDITIONS IN THE EVENT OF LOSS.

- A. If you experience a Loss and we approve your claim, we will arrange for the repair or replacement, at our sole option, of the Covered Property through the Authorized Service Facility
- B. You will not be entitled to receive cash, but we may choose to provide a cash settlement, not to exceed the replacement cost, as determined by us, instead of repairing or replacing the Covered Property.
- C. At our option, we will repair the Covered Property with substitute parts or provide a replacement device; repaired or replacement devices:
 - 1. Will be of like kind and quality with similar features and functionality, or if the Covered Property is not carried or sold by the Service Provider, will be in the same or higher device category to which you were assigned;
 - 2. May be either new or refurbished, and may contain original or non-original parts; and
 - 3. May be a different brand, model or color.
- D. Replacement devices will be approved for use on the network of the Service Provider and in the same or higher device category as the Covered Property at the time of Loss. The replacement device we provide will automatically become Covered Property once airtime has been logged on the covered line.
- E. At our option, we may require that the Service Provider, our Authorized Representative or the manufacturer examine the Covered Property during our evaluation of your claim.
- F. If the Covered Property has multiple-SIM capability and you have coverage from us on more than one Wireless Number in use on the Covered Property at the time of Loss, you are eligible for one claim per Loss.

VI. ELIGIBILITY AND CANCELLATION.

A. CANCELLATION.

- 1. You may cancel coverage under this Certificate by mailing or delivering to us advance written notice stating when such cancellation is effective. You may send your written notice to or call: Asurion Customer Care Center P.O. Box 110656, Nashville, TN 37222-0656 or 978-991-9119.
- 2. The Service Provider may cancel coverage under this Certificate by mailing or delivering to us advance written notice stating when such cancellation is effective. We or the Service Provider will mail or deliver to you written notice of cancellation at

least thirty (30) days prior to the effective date of cancellation, or other longer period as required by law.

- 3. We may cancel this Certificate or change the terms and conditions only upon providing you with at least thirty (30) days' notice, or other longer period as required by law, unless we cancel for the following reasons:
 - (a) We will cancel your coverage under this Certificate upon fifteen (15) days' notice, or other longer period as required by law, for discovery of fraud or material misrepresentation in obtaining coverage or in the presentation of a claim thereunder.
 - (b) We will cancel your coverage under this Certificate immediately, without notice, or by providing notice as required by law, for nonpayment of premium.
 - (c) We will cancel your coverage under this Certificate immediately if you meet the aggregate limit (See Section II.B. AGGREGATE LIMIT) under the terms of this Certificate and we send notice of cancellation to you within thirty (30) calendar days after exhaustion of the limit. However, if notice is not timely sent, enrollment shall continue notwithstanding the aggregate limit until we send notice of cancellation to you.
 - (d) We will cancel your coverage under this Certificate immediately, without notice, if you cease to have active service with the Service Provider.
- 4. If this Certificate is cancelled by us or the Service Provider, any unearned premium will be refunded by us on a pro-rata basis. The cancellation will be effective even if the refund has not been made or offered.

NOTE: If you are cancelled under Section VI.A.3.(c) CANCELLATION, you will remain ineligible for twelve (12) consecutive months from the date of cancellation.

B. HOW NOTICE OF CANCELLATION IS PROVIDED.

- 1. Notices required by Sections VI.A.2. or VI.A.3. CANCELLATION, will be in writing and include the actual reason for cancellation and the effective date of cancellation. The coverage will end on that date.
- 2. Notices may be mailed or delivered to you at your last known mailing or electronic addresses on file with us.
- 3. We or the Service Provider will maintain proof of mailing in a form authorized or accepted by the

United States Postal Service or other commercial mail delivery service. We or the Service Provider may comply with Sections VI.A.2. or VI.A.3. CANCELLATION, by providing such notice or correspondence by electronic means. If accomplished through electronic means, we or the Service Provider shall maintain proof that the notice or correspondence was sent.

C. TO BE AND REMAIN ELIGIBLE FOR COVERAGE:

1. You must have activated communications service directly with your Service Provider and be an active and current subscriber of your Service Provider to be covered under this Certificate. Covered Property must be actively registered on the Service Provider's network on the Date of Loss and have logged airtime prior to the Date of Loss.
2. We must designate the Covered Property as eligible for coverage.
3. You must not have engaged in fraud or abuse with respect to this or a similar communications equipment insurance program.
4. You must not have met the aggregate limit (See Section II.B. AGGREGATE LIMIT) under any CNA coverage certificate issued to you by your Service Provider within the previous twelve (12) consecutive months of your request for this coverage.
5. You must not be in breach of any material term of this Certificate, including, but not limited to, failure to return the claimed Covered Property as directed, or failure to satisfy the required deductible.

VII. ADDITIONAL CONDITIONS.

- A.** All claims filed under this Certificate will be fulfilled within thirty (30) days after you:
 1. Provide satisfactory proof of ownership and Loss to our Authorized Representative; and
 2. Satisfy all of your duties under Section IV. DUTIES IN THE EVENT OF A LOSS.
- B.** If we and you disagree on the value of the Covered Property or the amount or satisfaction of a Loss, either may elect arbitration pursuant to Section VII.F. ARBITRATION OR SMALL CLAIMS COURT AGREEMENT, below.
- C.** You may not assign this Certificate without our written consent.
- D.** We will keep any value for the recovery or salvage on a Loss until our expenses have been fully reimbursed. If we provide a replacement device, the claimed Covered Property becomes our property and may be disabled, destroyed, or reused. We will not provide a

replacement device if you are in breach of the terms of this Certificate due to: failure to return damaged Covered Property when requested in conjunction with a prior Loss; or, failure to satisfy the non-returned device charge or deductible on a prior Loss.

- E.** If we fulfill your claim and you have rights to recover damages from another, those rights are transferred to us. You must do everything necessary to secure our rights and do nothing after a Loss to impair them. You may waive your rights against another party in writing:
 1. Prior to a Loss.
 2. After a Loss, only if, at time of Loss, that party is:
 - (a) Someone covered under this Certificate; or
 - (b) A business firm that: (i) you own or control; (ii) owns or controls you; or (iii) is your tenant.

This will not restrict your coverage.

F. ARBITRATION OR SMALL CLAIMS COURT 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 Continental Casualty Company, our Authorized Representative, and the Service Provider, as defined herein.**

Most of your concerns about this Certificate can be addressed simply by contacting us at 877-723-8623. 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 Policy.
 - (b) Is governed by the Federal Arbitration Act.
 - (c) Covers any dispute you have with us concerning or related, directly or indirectly, to this Policy.
 - (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 thirty (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 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 seven thousand five hundred dollars (\$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

G. No one may bring legal action, including arbitration, against us under this Certificate unless:

1. There has been full compliance with all terms of this Certificate; and
2. The action is brought within two (2) years, or any longer period as required by law, after you first have knowledge of the Loss or other events that are the basis of the action.

H. The coverage territory is worldwide but the cost of repair or replacement will be valued in U.S. currency at the time of repair or replacement. We will ship an approved repaired or replacement device directly to you within the United States and its territories or require you to pick it up at an Authorized Service Facility.

I. If you have a Loss to Covered Property that is part of a pair or set, we will only cover a reasonable and fair proportion of the total value of the pair or set.

J. We may make available to you other limited benefits or services related to your Covered Property where available. These may include: property location or recovery services; data management or recovery services; device service and maintenance; technical support; reduced cost upgrade or purchase benefits or other services provided through your Service Provider or any Authorized Service Facilities.

K. We agree that any terms of this Certificate not in conformity with applicable law are conformed to comply with such law. If any portion of this Certificate is deemed invalid or unenforceable, it shall not invalidate the remaining portion of this Certificate.

L. This Certificate contains the entire agreement between you and us concerning the insurance afforded. This Certificate’s terms can be amended or waived only by issuance of a new Certificate, or endorsement issued by us and made a part of this Certificate.

- M. We retain the right to revise this Certificate at any time and adjust the coverage terms, including the premium and the deductible. In the event of any material change in the coverage terms, you will be provided advance written notice of such changes. You may cancel coverage at any time without penalty, but if you continue to pay premiums after a change in coverage terms, you will be bound by such change.
- N. If we make any changes to the Policy that would increase your coverage without additional premium, the increased coverage will immediately apply to this Certificate.
- O. It is important that you back up all Data and software because this Certificate does not cover Loss or damage to your Data or Nonstandard Software and repairs to your Covered Property may result in the deletion of such Data or software. **IT IS YOUR SOLE RESPONSIBILITY TO BACK UP ALL SOFTWARE AND DATA ON COVERED PROPERTY WITH HARD DRIVE(S) OR ANY OTHER STORAGE MECHANISM. WE ARE NOT RESPONSIBLE FOR ANY LOSS, ALTERATION, OR CORRUPTION OF ANY SOFTWARE OR DATA.**

VIII. DEFINITIONS.

- A. “Authorized Service Facility” means: The location or locations that serve as a repair or replacement facility for the program and supply replacements for or undertake repairs of Covered Property. Selection of the Authorized Service Facility will be at the sole discretion of us or our Authorized Representative.
- B. “Coverage Certificate”, “Certificate”, or “Certificates” means: This Commercial Inland Marine Communications Equipment Coverage Certificate.
- C. “Covered Property” means: The eligible wireless device owned or leased by you for which: 1) the unique identification number (International Mobile Equipment Identity (IMEI), Electronic Serial Number (ESN), or Mobile Equipment ID (MEID)) of such wireless device is reflected in the records of the Service Provider at the time your coverage initially became effective; and 2) for which outgoing airtime usage has been logged with the Service Provider on your account after coverage became effective; unless you have logged outgoing airtime on a different wireless device immediately prior to the time of loss, in which case such wireless device becomes the covered property so long as: i) such wireless device is owned or leased by you and you provide us proof of ownership or lease and ii) airtime usage was logged on such device on your account with the Service Provider immediately prior to the time of loss.

- D. “Data” means: information input to, stored on, or processed by the Covered Property. This includes documents, databases, messages, licenses, contact information, passwords, applications, books, games, magazines, photos, videos, ringtones, music, and maps.
- E. “Date of Loss” means: the date a Loss to the Covered Property occurs.
- F. “Included Accessories” means if part of the covered loss, one standard battery; and one standard charging accessory.
- G. “Initial Activation” means: the time of initial activation of the Service Provider’s service for the Covered Property.
- H. “Insured Subscriber” or “Insured Subscribers” means: The account holder(s) of the Service Provider meeting the following conditions:
 1. Who have been enrolled in and accepted for coverage under this Certificate.
 2. Who have a complete description of their Covered Property on file with us or our Authorized Representative.
 3. Who have paid all premiums due with respect to their Covered Property before any claimed Date of Loss.
- I. “Loss” and “Losses” means: a covered repair or replacement as provided in Section I.A. COVERAGE PLAN.
- J. “Malware” means: malicious software that damages, destroys, accesses your Data without your authorization or otherwise interferes with the performance of any data, media, software, or system on or connected to the Covered Property.
- K. “Mechanical or Electrical Failure” means: Failure of Covered Property to operate due to a faulty part or workmanship or normal wear and tear when operated according to the manufacturer’s instructions.
- L. “Nonstandard External Media” means: physical objects on which data can be stored but which are not integrated components of the Covered Property required for it to function. This includes data cards, memory cards, external hard drives, and flash drives. Nonstandard External Media does not include Standard External Media.
- M. “Nonstandard Software” means: software, other than Standard Software.
- N. “Pollutants” means: Any solid, liquid, gaseous, or thermal irritant or contaminant including smoke, vapor, soot, fumes, acid, alkalis, chemicals, artificially produced electric fields, magnetic field, electromagnetic field, electromagnetic pulse, sound waves, microwaves,

and all artificially produced ionizing or non- ionizing radiation and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

- O. “Service Provider” means: MBS Mobile.
- P. “Standard External Media” means: physical objects on which data can be stored and that came standard in the original packaging with the Covered Property from the manufacturer but which are not integrated components of the Covered Property required for it to function.
- Q. “Standard Software” means: the operating system pre-loaded on or included as standard with the Covered Property from the manufacturer.
- R. “Wireless Number” or “Wireless Numbers” means: The mobile telephone or data line(s) or number(s) assigned by the Service Provider to you.

IX. STATE CHANGES.

Terms and conditions vary for Certificates issued and Insured Subscribers residing in select jurisdictions as set forth below.

A. STATE CHANGES – Section VII. F. ARBITRATION AGREEMENT is amended as follows:

If the above arbitration provisions are determined to be invalid or unenforceable with respect to you, the following applies: any award rendered in accordance with the arbitration provisions herein shall constitute a nonbinding award on you, provided that within forty-five (45) days of the arbitrator’s award you file a legal proceeding in the appropriate federal, state or local court, based on the same issue and facts as raised by you in the arbitration proceeding. Under no circumstances shall an issue be raised in a federal, state or local court until such time as both you and we first address our disagreement in an arbitration proceeding and obtain an arbitration award pursuant to the arbitration provision set forth above.

B. STATE CHANGES - MISCELLANEOUS

Michigan: This Certificate is exempt from the filing requirements of section 2236 of the insurance code of 1956, 1956 PA 218, MCL 500.2236.

NOTE: A THIS CERTIFICATE MAY PROVIDE A DUPLICATION OF COVERAGE ALREADY PROVIDED BY YOUR PERSONAL AUTO INSURANCE POLICY, HOMEOWNER’S INSURANCE POLICY, OR OTHER SOURCE OF COVERAGE.

B. 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.

Any questions regarding the coverage provided under this Certificate should be directed to our Authorized Representative as follows:

Asurion Customer Care Center
P.O. Box 110656
Nashville, TN 37222-0656
877-723-8623

Mobile Device Protect Service Contract Terms and Conditions

Mobile Device Protect

Plan Providers*:

Asurion Warranty Protection Services, LLC

*As used in this Plan, “We,” “Us,” and “Our” means the provider obligated under this Plan as follows: Asurion Warranty Protection Services, LLC. “You” and “Your” means the person who purchased this Plan. If purchased by phone, internet or other electronic means this Plan is purchased in the state identified in Your billing address in the records of MBS Mobile at the time of purchase.

Terms & Conditions

These Plan terms and conditions together with Your order confirmation from MBS Mobile (the “Plan”) govern the Program, so You should keep this Plan for future reference. Your MBS Mobile wireless telephone number for the Covered Equipment is Your Plan number.

Agreement. You agree to all the provisions of this Plan when You order the Program and/or pay for it. We may change the monthly charge for the Program, the administration of the Program, or these terms and conditions from time to time upon at least thirty (30) days written notice to You. Such notice may be provided in a Bill insert, as a message printed on Your Bill, sales receipt, order confirmation email, in a separate mailing, or by any other reasonable method, at Our discretion. By providing Your electronic address to Us or MBS Mobile, You are authorizing Us to communicate with You electronically. Your continued use of the Program and payment of the charges, after such notice, constitutes Your acceptance of the changes. The Program is available only to customers of MBS Mobile. Your participation in the Program is optional and You may cancel the Plan at any time. Please refer to the provision in this Plan regarding cancellation.

Definitions.

1> “MBS Mobile” means MBS Mobile and any successors, the seller of this Plan. You can write to MBS Mobile, 1516 Barlow Street, Suite D, Traverse City, MI 49686 or call 978-991-9119.

2> “Asurion” means Asurion Warranty Protection Services, LLC. You can write to Asurion at P.O. Box 805227, Chicago IL 60680 or call 1-866-856-3882.

3> “Administrator” means Asurion.

4> “Covered Equipment” means the device that We have designated as eligible for coverage under the Plan which is activated with wireless telecommunications service for the enrolled MBS Mobile wireless telephone number on Your

account with MBS Mobile on the date the Operational Failure or Accidental Damage from Handling of the Covered Equipment occurs and for which air time has been logged by MBS Mobile as identified by Electronic Serial Number (ESN), Mobile Equipment Identification Number (MEID), or International Mobile Equipment Identity (IMEI) for CDMA devices and SIM card.

5> “Operational Failure” means failure of the Covered Equipment to operate due to operational, mechanical, electrical, or structural failure from defects in materials and/or workmanship as a result of normal wear and tear or the standard battery's failure to hold an electrical charge in accordance with the applicable performance threshold as shown on www.asurion.com/claims/mobiledeviceprotect following the expiration of Your manufacturer's warranty.

6> “Accidental Damage From Handling” (“ADH”) means unintentional or accidental damage that occurs in the course of normal use or handling.

7> “Replacement Equipment” means the **NEW, REFURBISHED OR REMANUFACTURED EQUIPMENT OF EQUAL OR SIMILAR FEATURES AND FUNCTIONALITY THAT PERFORMS TO THE FACTORY SPECIFICATIONS OF THE ORIGINAL COVERED EQUIPMENT** which We provide to You in the event of a covered Operational Failure or ADH of the Covered Equipment.

8> “Date Issued” means for devices that enrolled within thirty (30) days of activation, the date You enrolled in coverage under this Program. For devices that enrolled after thirty (30) days, means the date You activated Your device.

9> “Program” means Mobile Device Protect described in this service Plan.

10> “Authorized Service Provider(s)” mean a location designated by Us as authorized to provide repairs or Replacement Equipment.

What is Covered.

If the Covered Equipment fails due to an Operational Failure or ADH, We will repair it, or, at Our sole option, replace it with a device of comparable kind and quality. If We determine that We cannot service Your Covered Equipment as specified in this Plan, We may, at Our discretion: (i) replace it with a Replacement Equipment; (ii) reimburse You for authorized repairs to, or replacement of, the Covered Equipment; or (iii) at Our discretion, issue You a gift card or check, or the replacement cost of the Covered Equipment, as determined by Us, based on its value immediately prior to the breakdown, not to exceed the original purchase price You paid for the Covered Equipment, excluding sales tax, as indicated on Your sales receipt or order confirmation email. Non-original parts may

be used for repair of the Covered Equipment. If the standard battery's capacity to hold an electrical charge fails to meet the applicable performance threshold as shown on www.asurion.com/claims/mobiledeviceprotect We will repair, or, at Our sole option, replace an unlimited number of standard batteries for eligible connected devices. If failure occurs in the standard battery, standard charger in conjunction with the Operational Failure or ADH of the Covered Equipment, We will also repair, or, at Our sole option, replace one standard battery, one standard charger, as applicable. **THERE IS NO ASSURANCE, REPRESENTATION, OR GUARANTEE THAT ANY REPLACEMENT EQUIPMENT WILL BE IDENTICAL OR OFFER THE SAME FUNCTIONALITIES AS THE ITEM BEING REPLACED. Replacement Equipment will be new or refurbished, in Our sole discretion.** The wireless device provided as the Replacement Equipment immediately becomes the Covered Equipment. You hereby assign to Us all rights and benefits of any manufacturer's warranty or other ancillary coverage relating to any Covered Equipment that We replace. **NOTE: For Your Covered Equipment:** You are responsible for backing up all computer software and data prior to commencement of any repairs. We are not responsible for any lost data, including documents, databases, messages, licenses, contacts, passwords, books/magazines, games, photos, videos, ringtones, music or other nonstandard software or data on Your Covered Equipment.

COVERAGE BENEFITS BEGINNING ON THE DATE ISSUED:

- ADH

Plan Period. The term and monthly billing for this Plan begins on the date You enroll and continues on a month-to-month basis unless cancelled. This Plan is inclusive of the manufacturer's warranty; it does not replace 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 listed within the Plan's terms and conditions. Except for the coverage outlined above, which begin on the Date Issued, all other Plan coverage becomes effective immediately following the expiration of the manufacturer's warranty. Plan coverage remains in effect throughout the duration of Your term, unless cancelled or fulfilled pursuant to the provisions in this Plan.

Charges. The cost of this Plan will be billed to You in monthly increments for the duration of the Plan term, unless this Plan is cancelled or fulfilled as described below, in which case billing will cease. During the term of this Plan, You will be charged for the cost of this Plan on the credit or debit card provided at the time of purchase. Applicable sales taxes, and regulatory surcharges and assessments, if any, may be added to Your monthly charges. Non-payment by You will result in cancellation of the Plan as set forth below. It is Your responsibility to

maintain a valid credit card or bank account information with the seller to process payments, failure to do so may cause Your Plan to be cancelled. Applicable service fees, non-return charges, non-covered claim charges, shipping and restocking charges, taxes, and regulatory surcharges and assessments, if any, may be added to Your bill or, at Our discretion, collected from You prior to providing a replacement Equipment.

MANUFACTURER'S RESPONSIBILITIES: Parts and services covered during the manufacturer's warranty period are the responsibility of the manufacturer.

WHAT IS NOT COVERED

The Plan does not cover:

1> Incidental or consequential damages; 2> failures caused by acts of God, fire, flood, explosion, war, terrorism, strike, embargo, acts of the government, military authority, or the elements; 3> loss, theft, abuse, misuse, intentional damage, improper installation, or customer negligence; 4> pre-existing Operational Failures or ADH of the Covered Equipment occurring before the time it was established as the Covered Equipment; 5> changes or enhancements in color, texture, finish, expansion, Planion, or any cosmetic damage to Covered Equipment however caused, including, but not limited to, scratches and marring, that do not affect the mechanical or electrical function of the Covered Equipment; 6> Service performed by unauthorized repair personnel; 7> Covered Equipment with altered or missing serial or IMEI numbers; 8> "No Problem Found" diagnosis or failure to follow the manufacturer's instructions; 9> Any damage or loss to any data or operating system, including damage or loss as a result of any repairs or replacement under this Plan; 10> Introduction of foreign objects and 11> Inherent defects that are the responsibility of the manufacturer.

Further, Covered Equipment does not include and the Plan does not cover:

1> Contraband or property in the course of illegal transportation or trade; 2> Property in transit to You from anyone other than Us; 3> Battery chargers (one standard charger will be provided with Replacement Equipment on approved claims for replacement of the Covered Equipment if the charger has also failed); or 4> Any accessories, (except as otherwise provided with respect to standard batteries, standard battery chargers), including but not limited to color face plates, personalized data, or customized software, such as personal information managers (PIMs), ring tones, games, or screen savers; 5> Unauthorized modifications, alterations, or repairs,

including the use of third-party parts not provided or certified by the manufacturer; 6> Covered Equipment that is missing any part or parts.

Claim Limit. This Plan will cover up to, but no more than, three (3) covered ADH claims, except for unlimited repair or replacements due to cracked screens, in any one twelve (12) consecutive month period. There are no claim limits due to all other Operational Failure. For any single claim, the maximum amount We will spend to replace or repair the Covered Equipment is \$2,500.00.

To Obtain Service. If Your Covered Equipment experiences an ADH or Operational Failure, You may go online to www.asurion.com/claims/mobiledeviceprotect twenty-four (24) hours a day, seven (7) days a week, or You may call customer service between the hours of 7am - 11pm ET daily at 877-723-8623 to speak to an agent. **All claims must be authorized in advance. Unauthorized repairs or replacements may not be covered.** At Our sole discretion, We will provide for claim fulfillment at authorized Repair Centers, Authorized Service Providers, by mail, or by sending a remote technician to Your location. We will pay for the cost of shipping Your Covered Equipment to and from the authorized service center if depot service is required. At Our sole discretion, We may require that You return or send pictures of the original Covered Equipment to Us for inspection by Our authorized service center, or We may require You to purchase a replacement product with similar features, as a condition to receiving a replacement product or a reimbursement under this Plan. We may require You to fill out a claim facilitation form prior to receiving service or a replacement or reimbursement under this Plan.

You must file Your claim within sixty (60) days of an ADH or Operational Failure. If You fail to file Your claim within sixty (60) days, We may deny You coverage.

In the event We arrange for the repair of Your Covered Equipment, You may be required to mail or deliver Your Covered Equipment for repair as directed by Us. If We arrange for the replacement of Your Covered Equipment, We will provide the Replacement Equipment by mail within ten (10) business days, in most cases, or We may require You to pick up the Replacement Equipment at a retail location in Your area. You may also be required to produce a State or Federal issued photo I.D., other than a student or professional license or I.D., as a condition to receiving service or replacement or reimbursement under this Plan.

Claim Service Fee. For covered claims, a non-refundable claim service fee, and any applicable taxes, is payable at the time of claim as set forth in the schedules below.

Covered Device Tier:	ADH Cracked Screen Repair:	ADH Replacement:	All other Operational Failures (excl. battery repair/replacement):	Battery Repair/Replacement:
Tier 1	\$29.00	\$40.00	\$0.00	\$0.00
Tier 2	\$29.00	\$99.00	\$0.00	\$0.00
Tier 3	\$29.00	\$99.00	\$0.00	\$0.00

Return of Replaced Equipment/Non-return Charge. Covered Equipment approved for replacement must be returned to Us. You will be required to return the failed Covered Equipment to an Authorized Service Provider, or We may require You to return the Covered Equipment to Us at Our expense within thirty (30) days of delivery, in the return mailer We provide. You must return the Covered Equipment as directed by Us, including unlocking the Covered Equipment, or pay the non-returned equipment charge applicable to the model of Covered Equipment that We replace. **YOU CAN AVOID THIS CHARGE BY SIMPLY RETURNING THE COVERED EQUIPMENT AS DIRECTED.**

Charge for Non-Covered Claims. If We ship You Replacement Equipment, We will notify You in writing within thirty (30) days of the return of replaced Covered Equipment if We determine the returned Covered Equipment did not suffer an Operational Failure or ADH covered by the Plan. You will be charged a non-covered claim charge, unless You return the Replacement Equipment, in good working order, at Your cost of shipping within ten (10) days of Our notification. If You return the Replacement Equipment as required by this Plan, We will return to You Your original Covered Equipment.

Cancellation. This Plan is provided on a month-to-month and may be cancelled by You at any time for any reason by notifying MBS Mobile. In the event You cancel this Plan within thirty (30) days of receipt of this Plan, You will receive a full refund of any payments made by You under this Plan, less the cost of any claims that have been paid or repairs that have been made. In the event You cancel this Plan after thirty (30) days of receipt of this Plan, You will receive a refund equal to one hundred percent (100%) of the pro-rata unearned portion of the price paid for the Plan, less the cost of any claims that have been paid or repairs that have been made. This Plan may be cancelled by You or by Us for any reason at any time. In the event We cancel this Plan, We shall provide You with a written notice at least thirty (30) days prior to the effective date of cancellation, which notice shall state the effective date and grounds for cancellation. If We cancel this Plan, We will refund You 100% of the pro-rata amount of the unearned portion of the Plan price paid, if any, based upon elapsed time. Any termination, cancellation, suspension, interruption, or discontinuation of Your wireless product service with MBS Mobile, or any MBS Mobile feature including Mobile

Device Protect that You purchase in combination with this Plan, for any reason constitutes cancellation of the Plan by You, subject to the terms and conditions of this Plan.

Insurance. This Plan is not an insurance policy. Obligations of Asurion under this Plan are backed by the full faith and credit of Asurion.

Limitation of Liability. In the event of any error, omission or failure by Asurion or MBS Mobile with respect to the Plan or the services provided by Asurion or MBS Mobile hereunder, Asurion and MBS Mobile's RESPONSIBILITY AND LIABILITY SHALL BE LIMITED TO THE CHARGES ACTUALLY PAID BY YOU FOR THE PLAN (BUT NO MORE THAN THE LAST TWENTY-FOUR (24) MONTHLY CHARGES YOU PAID FOR THE PLAN). THIS IS YOUR SOLE REMEDY FOR ANY ERRORS, OMISSIONS OR FAILURE OF ASURION OR MBS MOBILE PERFORMANCE. FURTHER, UNDER NO CIRCUMSTANCES SHALL ASURION OR MBS MOBILE BE LIABLE FOR INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR PUNITIVE DAMAGES (EVEN IF ASURION OR MBS MOBILE HAVE BEEN ADVISED OF OR HAVE FORESEEN THE POSSIBILITY OF SUCH DAMAGES), ARISING FROM THE PLAN OR ASURION OR MBS MOBILE'S PERFORMANCE UNDER THE PLAN, OR UNDER ANY PROVISION OF THIS PLAN, SUCH AS, BUT NOT LIMITED TO, LOSS OF REVENUE OR ANTICIPATED PROFITS OR LOST BUSINESS. EXCEPT AS OTHERWISE EXPRESSLY STATED IN THIS PLAN, WE HEREBY SPECIFICALLY DISCLAIM ANY AND ALL REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE PLAN AND SERVICES TO BE PROVIDED HEREUNDER BY ASURION AND MBS MOBILE, INCLUDING ANY IMPLIED WARRANTY OF TITLE, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND IMPLIED WARRANTIES ARISING FROM COURSE OF DEALING OR COURSE OF PERFORMANCE.

Force Majeure. We have no responsibility for delays or failures due to acts of God, fire, flood, explosion, war, strike, embargo, acts of the government, military authority, or the elements, or other causes beyond Our control, and in such event, We may cancel this Plan immediately.

Waiver. No waiver in whole or in part of any term or condition of this Plan shall be construed as a continuing waiver of that term or condition or a waiver in whole or in part of any other term or condition. We may reduce or waive the claim service fee for Covered Equipment. We will post the current claim service fee schedule at asurion.com/claims/mobiledeviceprotect or by calling 877-723-8623.

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 seller (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 877-723-8623. 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 37222-0656.
 - 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 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.

To obtain a large-type copy of the terms and conditions of this Plan, please go to asurion.com/legal/mobiledeviceprotect.

Administered by:
Asurion Warranty Protection Services, LLC
P.O. Box 1340 • Sterling, VA 20167-1340 877-723-8623
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Mobile Device Tech Support Terms of Service

TECHNICAL SUPPORT TERMS OF SERVICE

This Terms of Use and Service Agreement for the Technical Support Application (“APP”) and technical support included in the Technical Support Services (the “Services”) (collectively, the “Agreement”) governs your use of the APP and Services.

PLEASE READ THIS AGREEMENT CAREFULLY AND COMPLETELY BEFORE USING THE APP AND/OR SERVICES. THIS AGREEMENT IS A LEGALLY BINDING CONTRACT BETWEEN YOU AND ASURION. BY SELECTING THAT YOU AGREE, DOWNLOADING AND USING THE APP AND/OR UTILIZING THE SERVICES, YOU (A) ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND THIS AGREEMENT; (B) REPRESENT THAT YOU ARE 18 YEARS OF AGE OR OF LEGAL AGE TO ENTER INTO A BINDING AGREEMENT; (C) ACCEPT THIS AGREEMENT AND AGREE THAT YOU ARE LEGALLY BOUND BY ITS TERMS.

THIS AGREEMENT CONTAINS A MANDATORY ARBITRATION PROVISION, WHICH REQUIRES THAT ANY DISPUTES THAT SHOULD ARISE FROM THE USE OF THE APP OR THE SERVICES SHALL BE RESOLVED EXCLUSIVELY BY AN ARBITRATOR, AND THIS AGREEMENT ALSO CONTAINS A WAIVER TO A JURY TRIAL OR ANY CLASS ACTION PROCEEDINGS. IF YOU DO NOT AGREE WITH ANY OF THE TERMS OF THIS AGREEMENT, YOU MAY NOT DOWNLOAD AND/OR USE THE APPLICATION OR THE SERVICES.

TECHNICAL SUPPORT ALLOWS YOU TO ACCESS TECHNICAL SUPPORT SERVICES FOR YOUR DEVICE, WHICH MAY BE SUBJECT TO ADDITIONAL TERMS AND CONDITIONS. TECHNICAL SUPPORT TERMS OF SERVICE ARE PROVIDED TO YOU BY ASURION. CONTACT US AT TERMSOFUSE@ASURION.COM FOR INFORMATION ABOUT THE APP AND THE SERVICES.

Terms and Conditions Applicable to APP and the Services

1. Definitions. In this Agreement: (a) the words “Asurion” and “Our” and “Us” and “We” mean: 1) with respect to the APP, Asurion Mobile Applications, LLC, and its respective parents, subsidiaries, branches, affiliates, agents, employees, successors and assigns; 2) with respect to the Services, Asurion Services, LLC and its respective parents, subsidiaries, branches, affiliates, agents, employees, successors and assigns; (b) the words “You” and “Your” mean a person who downloads or uses the APP and/or Services and any person or entity represented by that individual; and (c) the word “Device(s)” means those eligible devices with operating systems Android 4.2+ and iOS 9.0+, and any additional devices as updated in Asurion’s sole discretion.

2. Privacy Notice & Passwords. You acknowledge that when you download, install, or use the APP and/or utilize the Services, Asurion may use automatic means (including, for example, cookies and web beacons) to collect information about your Device and about your use of the APP. You also may be required to provide certain information about yourself as a condition to downloading, installing, or using the APP or

certain of its features or functionality and the APP may provide you with opportunities to share information about yourself with others. All information we collect through or in connection with this APP is subject to our Privacy Notice which is available at <https://www.asurion.com/privacy-notice/>, and explains Our policies with respect to the collection, use and disclosure of information related to or derived from Your use of the APP and Services. Please read the Privacy Notice carefully and completely. It is incorporated by reference into this Agreement, and by using the APP and/or Services, You consent to the collection, use and disclosure of Your information as set forth in that Notice. Because Asurion cannot guarantee the security of Your personal information, You acknowledge and agree that You provide it to Asurion at Your own risk. If You know or suspect that the passwords associated with or stored on Your Device have been available to or accessed by anyone as a result of Your use of the APP and/or Services, You should immediately change or reset those passwords.

3. DATA-USAGE CHARGES. You acknowledge and agree that You may need to purchase additional equipment or software to receive the full benefit of the Services, or incur data usage or other fees or charges if You use the Service and/or download and use the APP. You are solely responsible for the payment of those fees or charges, and any failure to pay them may result in suspension or termination of Your access to the Services and/or APP.

4. 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 AND APP ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS, AND THAT YOUR USE OF OR RELIANCE ON EITHER IS AT YOUR SOLE RISK AND DISCRETION. ASURION HEREBY DISCLAIMS ANY AND ALL REPRESENTATIONS, WARRANTIES AND GUARANTIES REGARDING THE SERVICES AND/OR APP, WHETHER EXPRESS, IMPLIED OR STATUTORY, AND INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. FURTHERMORE, ASURION MAKES NO WARRANTY THAT (A) THE SERVICES AND/OR APP WILL MEET YOUR REQUIREMENTS; (B) THE SERVICES AND/OR APP WILL BE AVAILABLE, TIMELY, CURRENT, ACCURATE, RELIABLE, COMPLETE, SECURE OR ERROR-FREE; (C) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION OR OTHER MATERIAL ACCESSED OR OBTAINED BY YOU THROUGH THE SERVICES AND/OR APP WILL BE AS REPRESENTED OR MEET YOUR EXPECTATIONS; OR (D) ANY ERRORS IN THE SERVICES AND/OR APP WILL BE CORRECTED. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM ASURION OR THE SERVICES AND/OR APP SHALL CREATE ANY REPRESENTATION, WARRANTY OR GUARANTY. FURTHERMORE, YOU ACKNOWLEDGE AND AGREE THAT ASURION HAS NO OBLIGATION TO SUPPORT OR MAINTAIN THE SERVICES AND/OR APP. YOU ACKNOWLEDGE AND AGREE

THAT ASURION MIGHT NOT BE ABLE TO OFFER THE SERVICES AND/OR APP AT ALL, IN THE ABSENCE OF THE FOREGOING DISCLAIMERS AND LIMITATIONS. IN THE EVENT OF ANY FAILURE OF THE APP TO CONFORM TO ANY APPLICABLE WARRANTY, YOU MAY NOTIFY ASURION AND ASURION WILL, AS YOUR SOLE AND EXCLUSIVE REMEDY, USE COMMERCIALY REASONABLE EFFORTS TO SATISFY THE WARRANTY. ASURION WILL HAVE NO OTHER WARRANTY OBLIGATION WHATSOEVER WITH RESPECT TO THE SERVICES AND/OR APP, AND ANY OTHER CLAIMS, LOSSES, LIABILITIES, DAMAGES, COSTS OR EXPENSES ATTRIBUTABLE TO ANY FAILURE TO CONFORM TO ANY WARRANTY WILL BE YOUR SOLE RESPONSIBILITY.

5. LIMITATION OF LIABILITY. THE FOLLOWING LIMITATIONS SHALL APPLY TO YOU TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW. UNDER NO CIRCUMSTANCES SHALL ASURION BE LIABLE FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL OR EXEMPLARY DAMAGES ARISING OUT OF OR IN CONNECTION WITH YOUR ACCESS OR USE OF OR INABILITY TO ACCESS OR USE THE SERVICES AND/OR APP, WHETHER OR NOT THE DAMAGES WERE FORESEEABLE AND WHETHER OR NOT ASURION WAS 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, ALTERATION, CORRUPTION OR LOSS OF THE DEVICE, DATA, HARDWARE, SOFTWARE OR FILES, 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 AND/OR APP. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, ASURION'S 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 AND/OR APP AS APPLICABLE, IF ANY, DURING THE TWO (2) MONTHS IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO THE CLAIM, OR \$100.00, WHICHEVER IS GREATER. THE FOREGOING LIMITATIONS WILL APPLY EVEN IF THE ABOVE STATED REMEDY FAILS OF ITS ESSENTIAL PURPOSE.

6. ARBITRATION AGREEMENT. Most of Your concerns about the Services and/or APP can be addressed by contacting Asurion at TERMSOFSERVICE@ASURION.COM. For any dispute with Asurion, You agree to first contact us and attempt to resolve the dispute with us informally.

A. YOU AND ASURION AGREE TO RESOLVE ANY DISPUTES THROUGH BINDING ARBITRATION OR SMALL CLAIMS COURT INSTEAD OF THROUGH COURTS OF GENERAL JURISDICTION. YOU AND ASURION AGREE THAT ANY ARBITRATION WILL TAKE PLACE ON AN INDIVIDUAL BASIS ONLY. YOU AND ASURION AGREE TO WAIVE ALL

RIGHTS TO A JURY TRIAL AND TO PARTICIPATE IN CLASS ACTIONS OR OTHER REPRESENTATIVE PROCEEDINGS.

This Arbitration Agreement (“ARB”) shall survive the termination of the Agreement and is governed by the Federal Arbitration Act. This ARB shall be interpreted broadly, and it includes any dispute You have with Asurion that arises out of or relates in any way to Your relationship with Asurion or the Services and/or APP, whether based in contract, tort, statute, fraud, misrepresentation or otherwise.

- B.** To initiate arbitration, send a written Notice of Claim by certified mail to: Legal Department, P.O. Box 110656, Nashville, TN 37122-0656. The Notice must describe the dispute and the relief sought. If Asurion does not resolve the dispute within 60 days of receipt of the Notice, You may start an arbitration with the American Arbitration Association (“AAA”). You may contact the AAA and obtain a free copy of the rules and forms necessary to start an arbitration proceeding at www.adr.org or 1-800-778-7879. Asurion will reimburse You for a filing fee paid to the AAA, and if You are unable to pay a filing fee, Asurion will pay it if You send a written request by certified mail to the Legal Department.
- C.** The arbitration shall be administered by the AAA in accordance with the Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes (“Rules”) in effect at the time the arbitration is started and as modified by this ARB. The arbitrator is bound by the terms of this ARB and shall decide all issues, with the exception that issues relating to the enforceability of this ARB may be decided by a court. If Your dispute is for \$10,000 or less, You may conduct the arbitration by submitting documents to the arbitrator or by telephone. If Your dispute is for more than \$10,000, Your right to hearings will be determined by the Rules. Unless otherwise agreed, any hearings will take place in the county/parish of Your mailing address. Asurion will pay all filing, administration and arbitrator fees for any arbitration, unless Your dispute is found by the arbitrator to have been frivolous or brought for an improper purpose under Federal Rule of Civil Procedure 11(b). In that case, the Rules govern payment of such fees.
- D.** The arbitrator shall issue a decision including the facts and law upon which his/her decision is based. If the arbitrator finds in Your favor and issues a damages award that is greater than the value of the last settlement offer made by Asurion or if Asurion made no settlement offer, and the arbitrator awards You any damages, Asurion will: (1) pay You the amount of the award or \$2,500, whichever is greater; and (2) pay

Your attorney, if any, the attorney’s fees and expenses reasonably incurred in the arbitration. While the right to the attorney’s fees and expenses discussed above is in addition to any right You may have under applicable law, neither You nor Your attorney may recover duplicate awards of attorney’s fees and expenses. Asurion hereby waives any right it may have under applicable law to recover attorney’s fees and expenses from You if it prevails in the arbitration.

- E.** If You seek declaratory or injunctive relief, that relief can be awarded only to the extent necessary to provide You relief. **YOU AND ASURION AGREE THAT EACH PARTY MAY BRING CLAIMS AGAINST EACH OTHER ONLY IN AN INDIVIDUAL CAPACITY AND NOT IN A PURPORTED CLASS ACTION, CLASS ARBITRATION OR OTHER REPRESENTATIVE PROCEEDING.** Unless You and Asurion agree otherwise, the arbitrator may not consolidate Your dispute with the dispute of any other person and may not preside over any form of representative or class proceeding. If this specific provision of this ARB is found to be unenforceable, then the entirety of this ARB is null and void.

7. CLASS ACTION WAIVER. In furtherance of Section 6A to this Agreement, any Claim arising out of or post cancellation or termination of this Agreement must be brought in the parties’ individual capacity, and not as a plaintiff or class member in any purported class, class arbitration, collective, representative, multiple plaintiff, or similar basis (“Class Action”), and the parties expressly waive any ability to maintain any Class Action in any forum whatsoever. The arbitrator shall not have authority to combine or aggregate similar claims or conduct any Class Action. Nor shall the arbitrator have authority to make an award to any person or entity not a party to the arbitration. Any claim that all or part of this Class Action Waiver is unenforceable, unconscionable, void, or voidable may be determined only in a court of competent jurisdiction and not by an arbitrator. The parties agree that this Section 7 shall expressly survive cancellation or termination of the Agreement. **THE PARTIES UNDERSTAND THAT THEY WOULD HAVE HAD A RIGHT TO LITIGATE THROUGH A COURT AND TO HAVE A JUDGE OR JURY DECIDE THEIR CASE AND TO BE PARTY TO A CLASS OR REPRESENTATIVE ACTION, HOWEVER, THEY UNDERSTAND AND CHOOSE TO HAVE ANY CLAIMS DECIDED INDIVIDUALLY, THROUGH ARBITRATION.** If this specific provision of this ARB is found to be unenforceable, then the entirety of this ARB is null and void.

8. CLAIM LIMITATION. Unless otherwise allowed by applicable law, any claim related to the Services and/or APP shall be brought within one year of the events giving rise to the claim, and failure to assert any such claim during that one-year period results in the claim being forever waived and barred.

9. THIRD-PARTY CONTENT. The Services and/or APP may expose You to content, websites, products and services created or provided by parties other than Asurion (“third-party content”). Asurion does not review, endorse or assume any responsibility for third-party content and shall have no liability to You for access to or use of third-party content. You access or use third-party content at Your own risk and discretion, and You understand that this Agreement and Privacy Notice do not apply to that third-party content. You acknowledge and agree that Asurion is not responsible for third-party content, including their accuracy, completeness, timeliness, validity, copyright compliance, legality, decency, quality, or any other aspect thereof. Asurion does not assume and will not have any liability or responsibility to You or any other person or entity for any third-party content. Third-party content and links thereto are provided solely as a convenience to You, and You access and use them entirely at Your own risk and subject to such third parties’ terms and conditions. You access or use third-party content at Your own risk and discretion, and You understand that this Agreement and Privacy Notice do not apply to that third-party content.

10. INTELLECTUAL PROPERTY RIGHTS. You agree that all copyrights, patents, trademarks, trade secrets and other intellectual property or proprietary rights associated with the Services and/or APP are the exclusive property of Asurion, and all such rights not expressly granted to You in this Agreement are hereby reserved and retained by Asurion. If You submit comments or ideas about the Services and/or APP, including ways to improve the Services and/or APP or other products or services (“Ideas”), You agree that Your submission is gratuitous, unsolicited and without restriction. It does not place Asurion under any fiduciary or other obligation, and Asurion is free to use the Idea without compensation to You and/or to disclose the Idea to anyone on a non-confidential basis. You further acknowledge that Asurion does not, by acceptance of Your submission, waive any rights to use similar or related ideas previously known to Asurion, or developed by its employees or obtained from sources other than You.

11. INDEMNIFICATION. You agree to indemnify, defend, and hold harmless Asurion from any claim, proceeding, loss, damage, liability or expense of any kind arising out of or in connection with the following: (a) Your use or misuse of the Services and/or APP; (b) Your alleged or actual breach of this Agreement; (c) Your alleged or actual violation of any applicable rule, law or regulation; (d) Your negligence or willful misconduct; or (e) Your alleged or actual violation of the intellectual property or other rights of third parties. Asurion reserves the right, at Your expense, to assume the exclusive defense and control of any matter which You are required to indemnify, and You agree to cooperate in that defense.

12. ASSIGNMENT. This Agreement and any rights or licenses granted hereunder may not be transferred or assigned by You, but may be transferred or assigned by Asurion, without restriction. Any attempted transfer or assignment in violation of this provision is null and void.

13. SEVERABILITY & WAIVER. If any term of this Agreement is found to be invalid or unenforceable, that term should be modified to the extent possible to make it valid or enforceable without losing its intent and purpose. If no such modification is possible, the term should be severed from this Agreement. Any failure to enforce a right or term of this Agreement shall not be deemed a waiver of that right or term.

14. TERMINATION OR CHANGE OF THE APP AND SERVICES. We reserve the right to modify this Agreement, and Your continued use represents Your agreement to those modifications. We reserve the right to suspend or terminate Your use of the APP or Services at any time and for any reason, including for abuse, excessive usage or failure to pay any fees or charges. We also reserve the right to change the scope or extent of the APP or Services at any time and for any reason. Any refund of fees or charges We may agree to pay in such circumstances will be limited to the fees You paid in the prior month for the APP or Services as applicable.

15. GEOGRAPHIC RESTRICTIONS. Asurion makes no representation that the APP and Services are appropriate or available for use outside of the United States. We cannot guarantee that the APP and Services are compliant with any laws outside of the United States.

16. ENTIRE AGREEMENT & GOVERNING LAW. This Agreement and the documents incorporated by reference constitute our entire agreement with respect to the Services and supersede any prior or contemporaneous agreements. This Agreement and Your relationship with Asurion shall be governed by and construed in accordance with the laws of the State of Tennessee, without regard to conflicts of law provisions. The application of the United Nations Convention on Contracts for the International Sale of Goods is expressly excluded.

Asurion® and its logos are the trademarks of Asurion, LLC. All rights reserved. All other trademarks, service marks, and product brands that appear in the app and/or Services are not owned by Asurion and are the property of their respective owners. Asurion is not affiliated with, sponsored by, or endorsed by the respective owners of the other trademarks, service marks and/or product brands.

ADDITIONAL TERMS SPECIFIC TO THE APP

17. USE. The APP is developed and provided by Asurion. The APP is intended for Your use only. You may download and use the APP only if You can form a binding contract with Asurion and You are not a person who is barred from downloading or using the APP by

laws of the United States or any other applicable jurisdiction.

18. LICENSE. Asurion grants You a personal, revocable, non-transferable, non-exclusive limited right to download, install, access and non-commercial use of the APP solely as permitted by its functions and, where applicable, strictly in accordance with the APP's documentation. Asurion grants You no other rights, beyond what is expressly granted to You herein, and Asurion hereby reserves any and all other rights.

19. RESERVATION OF RIGHTS. You acknowledge and agree that the APP is provided under license, and not sold, to you. You do not acquire any ownership interest in the APP under this Agreement, or any other rights thereto other than to use the APP in accordance with the license granted, and subject to all terms, conditions, and restrictions, under this Agreement. Asurion and its licensors and service providers reserves and shall retain their entire right, title, and interest in and to the APP, including all copyrights, trademarks, and other intellectual property rights therein or relating thereto, except as expressly granted to you in this Agreement.

20. FUNCTIONS. The APP includes several functions, and Your ability to access those functions depends upon Your Device and Your agreement with Asurion and/or Your carrier. Asurion does not warrant that the APP will be compatible with or operable on Your Device or that any particular APP function will be available to You. You acknowledge and agree that not all of the APP functions may be available to You at all times or at any time. Your Device must be powered on and within Your network carrier's coverage area for the APP to operate. Asurion reserves the right to change, suspend or discontinue the APP and/or any of its functions at any time, for any reason and without notice or liability to You. It is Your responsibility to download any updates to the APP. Asurion will not assume any liability if You do not have the most current version of the APP on Your Device. Functions include but are not limited to:

- A. CLICK-TO-CALL.** If available, the Click-to-Call function may allow You to call a representative for assistance. Your use of the function may convey certain information about Your Device to the representative, including, without limitation, Your settings information, Your performance and data usage, Your battery and storage levels, and information regarding Your installed apps.
- B. CLICK-TO-CHAT.** If available, the Click-to-Chat function may allow You to interact with and receive assistance from a representative on Your Device. Your use of the function may convey certain information about Your Device to the representative, including, without limitation, Your settings information, Your performance and data usage, Your battery and storage levels, and information regarding Your installed apps.
- C. REMOTE ACCESS.** If available, the Remote Access

function may allow a representative to remotely access, with Your authorization, Your Device during a live call to assist You in managing some limited features on Your Device through Our software platforms or the platforms of our third-party providers. You expressly consent to our support technicians remotely accessing Your Device and any other devices included in the services, as well as any data, videos, pictures, text messages or other content thereon. Your use of the function may convey certain information about Your Device to the representative, including, without limitation, Your settings information and information regarding Your files and content.

- D. DATA COLLECTION AND USE.** If available, the APP may collect and convey certain data and information about Your Device. Information regarding Asurion's notices for privacy and security with regard to the gathering, use, and disclosure of the collected data and information is located in the Asurion Privacy Notice, available at <https://www.asurion.com/privacy-notice/>.

21. PASSWORD & ACCOUNT INFORMATION. You may be asked to provide an email address, mobile phone number, and/or other identifying information and create a password in order to access certain features and functions. If required, you agree that you will provide Asurion with complete and accurate information when creating Your account and using the APP. You are solely responsible for any activity that occurs on or in relation to Your account and for keeping Your password confidential, and You are solely liable for any damages resulting from Your failure to do so. Anyone with access to Your account or password can use the APP on Your Device. If You believe that the confidentiality of Your account or password has been compromised, You should change Your password immediately.

22. COMMUNICATIONS. You agree to receive electronic communications from Us related to Your use of the Applications ("Core Communications"), and You cannot opt out of receiving those Core Communications. You also agree to receive electronic communications from Us related to Your Device and the features available thereon, as well as Your use of that device ("Non-Core Communications"), and You can opt out of receiving those Non-Core Communications by following the "unsubscribe" instructions included in them. You agree that You are solely responsible for any charges or fees associated with Core and Non-Core Communications.

23. RESTRICTIONS ON USE. You shall not use the APP in any way that violates any applicable rules, laws or regulations or infringes any copyright, trademark or other intellectual property right of any third party or discloses a trade secret or confidential information. You shall not: (a) decompile, reverse engineer, disassemble, derive the source code of or decrypt the APP; (b) make any modification, adaptation, improvement, enhancement,

translation or derivative work from the APP; (c) redistribute, rent, lease, loan, resell, sublicense, distribute, or otherwise transfer the APP to any third party; or (d) remove, obscure, or alter any proprietary notices (including any notice of copyright or trademark) of the APP.

24. MISUSE. You shall not misuse the APP, including, without limitation, using the APP in any manner that: (a) interferes with or interrupts the APP or any hardware, software, system or network connected with the APP; (b) stalks, harasses, threatens or harms any person or is otherwise invasive of another's privacy rights; (c) uses the Asurion functions on a device without permission; (d) tampers with or makes an unauthorized connection to any network, including, without limitation, the network of any wireless carrier; (e) disseminates viruses or other computer code, files or programs that interrupt, destroy or limit the functionality of the APP or any other computer software or hardware; (f) removes, disables, circumvents, or otherwise creates or implement any workaround to any copy protection, rights management, or security features in or protecting the APP; or (g) uses any robot, spider, or other automatic device, process, or means to use the APP.

25. UPDATES. We may from time to time in our sole discretion develop and provide APP updates, which may include upgrades, bug fixes, patches, other error corrections, and/or new features (collectively, including related documentation, "Updates"). Updates may also modify or delete in their entirety certain features and functionality. You agree Asurion has no obligation to provide any Updates or to continue to provide or enable any particular features or functionality. Based on your Device settings, when your Device is connected to the internet either: (1) the APP will automatically download and install all available Updates; or (2) you may receive notice of or be prompted to download and install available Updates. You shall promptly download and install all Updates and acknowledge and agree that the APP or portions thereof may not properly operate should you fail to do so. You further agree that all Updates will be deemed part of the APP and be subject to all terms and conditions of this Agreement.

26. OPEN SOURCE AND THIRD-PARTY SOFTWARE. The APP may include open source or third-party software, and Your use of the APP is subject to any licenses or agreements governing that software.

27. COMPLIANCE WITH U.S. EXPORT LAWS. The APP may be subject to US export control laws, including the Export Control Reform Act and its associated regulations. You shall not, directly or indirectly, export, re-export, or release the Application to, or make the Application accessible from, any jurisdiction or country to which export, re-export, or release is prohibited by law, rule, or regulation. You shall comply with all applicable federal laws, regulations, and rules, and complete all required

undertakings (including obtaining any necessary export license or other governmental approval), prior to exporting, re-exporting, releasing, or otherwise making the APP available outside the US. By downloading the APP, You acknowledge that the APP is subject to U.S. Export law, and that You will comply with all domestic and international export laws and regulations that apply to the APP.

ADDENDUM FOR DOWNLOADS FROM THE APPLE APP STORE

The following additional terms and conditions apply to You if You downloaded the APP from the Apple App Store ("iTunes-Sourced Software"). You acknowledge and agree that this Agreement is between You and Asurion only, and not Apple, and that Apple has no responsibility for the iTunes-Sourced Software or its content. Your use of the iTunes-Sourced Software must comply with the App Store Terms of Service. You acknowledge that Apple has no obligation whatsoever to furnish any maintenance and support services with respect to the iTunes-Sourced Software. In the event of any failure of the iTunes-Sourced Software to conform to any applicable warranty, You may notify Apple, and Apple will refund the purchase price of the iTunes-Sourced Software to You. To the maximum extent permitted by applicable law, Apple will have no other warranty obligation whatsoever with respect to the iTunes-Sourced Software, and any other claims, losses, liabilities, damages, costs or expenses attributable to any failure to conform to any warranty will be solely governed by this Agreement and any law applicable to Asurion. You acknowledge that Apple is not responsible for addressing any claims relating to the iTunes-Sourced Software or Your possession or use of the iTunes-Sourced Software, including, but not limited to: (i) product liability claims; (ii) claims that the iTunes-Sourced Software fails to conform to any applicable legal or regulatory requirement; and (iii) claims arising under consumer protection or similar legislation; and all such claims are governed solely by this Agreement and any law applicable to Asurion. You acknowledge that, in the event of any third-party claim that the iTunes-Sourced Software or Your possession or use of that iTunes-Sourced Software infringes intellectual property rights, Asurion, not Apple, will be solely responsible for the investigation, defense, settlement and discharge of any such claim to the extent required by this Agreement. You and Asurion acknowledge and agree that Apple and Apple's subsidiaries are third-party beneficiaries of this Agreement as relates to Your license of the iTunes-Sourced Software and that upon Your acceptance of this Agreement, Apple will have the right (and will be deemed to have accepted the right) to enforce this Agreement as relates to Your license of the iTunes-Sourced Software against You as a third-party beneficiary thereof.

ADDITIONAL TERMS SPECIFIC TO THE SERVICES

28. SCOPE OF THE SERVICES. The Services are developed and provided by Asurion. The Services only include technical support for Your Device and the operating systems and software

applications either thereon or intended to be used thereon and technical support for the use of Your Device with other devices and services manufactured to be compatible with Your Device or intended to be connected thereto.

29. AVAILABILITY OF SERVICES. The Services are developed and provided by Asurion. The Services are available via phone 7am - 11pm ET seven days a week at 877-723-8623 and any time via APP or by going to www.asurion.com/mobiledeviceprotectsupport. The Services are available only for Your Device. Where applicable, an individual seeking to use the Services on behalf of Your company may be required to provide identifying information including whether the individual is an owner, member, partner, director, manager, employee, or agent of Your company. You may also be able to access the App's "Click-to-Call" and "Click-to-Chat" features, if available.

30. REPRESENTATIONS & AUTHORIZATIONS. When seeking the Services, You represent to Us that You are the owner and/or the authorized user of the Device at issue, as well as any software on the Device and any device connected to the Device. We reserve the right to refuse to provide You with the Services if We determine that You are not the owner and/or the authorized user of the Device or software. When seeking the Services, You represent to Us that any information or data disclosed to Asurion is not confidential or proprietary to You or any third-party. When seeking the Services, You (a) expressly consent to technical support personnel remotely accessing Your Device and the data thereon through use of software or other means, and (b) authorize Us to effect changes to Your Device, software or device, to the extent necessary to provide the Services and acknowledge and agree that such changes may be permanent and irreversible.

31. MISUSE. You shall not misuse the Services, including, without limitation, using the Services in any manner that: (a) interferes with or interrupts the Services or any hardware, software, system or network connected with the Services; (b) stalks, harasses, threatens or harms any person or is otherwise invasive of another's privacy rights; (c) uses the Asurion Services on a device without permission; (d) tampers with or makes an unauthorized connection to any network, including, without limitation, the network of any wireless carrier; (e) disseminates viruses or other computer code, files or programs that interrupt, destroy or limit the functionality of the Services or any other computer software or hardware; (f) removes, disables, circumvents, or otherwise creates or implement any workaround to any copy protection, rights management, or security features in or protecting the Services; or (g) uses any robot, spider, or other automatic device, process, or means to use the Services.

32. SUPPORT SERVICES EXCLUSIONS. The Services do not include, among other things, (a) assistance with network coverage issues, such as dropped calls/data interruptions; (b)

over-the-air updates to operating systems, firmware, or other software; (c) diagnostic support not related to Your Device; (d) modification of Original Equipment Manufacturer ("OEM") software; (e) installation of third-party software or OEM drivers not supported by the Device; (f) computer setup, support or repair; (g) home or wireless router/modem or network setup, support or repair; (h) peripheral setup, support or repair; or (i) installation of non-sanctioned applications.

33. COMMERCIALLY REASONABLE EFFORTS & TECHNICAL PROBLEMS. We will use commercially reasonable efforts to provide You with the Services. This means that if We are unable to resolve the issue related to Your Device after making commercially reasonable efforts, We have the right and sole discretion to refuse to take further efforts to resolve the issue related to Your Device. Additionally, in some instances, We may have limited information from vendors, manufacturers, and developers, and We may not have the ability to obtain the proprietary or other information required to resolve the issue related to Your Device. Some technical problems that You encounter when using Your Device may be the result of software or hardware errors not yet resolved by the hardware or software vendors, manufacturers or developers, in which case We may not be able to resolve Your specific issue. In these circumstances, You are still liable to Us for any fees or charges associated with the Services.

34. REMOTE ACCESS. To receive the Services, You may be required to download and/or run certain software applications ("Software") on Your Device and/or any device connected to or used in connection with Your Device. The Software may include tools that allow Us to remotely access Your Device through Our Software platforms or the platforms of our third-party providers, and We may access any device connected to Your Device, as well as the contents thereon. You may be required to close out or "hide" some content prior to permitting remote access to Us. You agree to comply with the terms and conditions applicable to the Software, and in the event of a conflict between those terms and conditions and this Agreement, the Software-specific terms and conditions will control with regard to the Software. You are prohibited from and agree not to alter or copy the Software or any other materials provided to You as a result of Your use of the Services.

35. BACK-UP. It is Your responsibility to back-up the software and data that is stored on Your Device or other devices manufactured to be compatible with Your Device or intended to be connected thereto, and We shall not be responsible for any loss, alteration, or corruption of any hardware, software, data, or files. We may decline to provide the Services to You if We determine that appropriate back-up measures have not been taken by You regardless of the cause of any such loss or damage. You are responsible for any and all restoration and reconstruction of lost or altered files, data or programs.

