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- 15. ARBITRATION AGREEMENT. Most of Your concerns about the Applications can be addressed by contacting Us at 866-862-3397 or <a href="mailto:apptermsofservice@asurion.com">apptermsofservice@asurion.com</a>. For any dispute with Asurion, You agree to first contact Us and attempt to resolve the dispute with Us informally. In the event We cannot resolve any disputes 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 OUR RIGHTS TO A TRIAL BY JURY AND TO PARTICIPATE IN CLASS ACTIONS OR OTHER REPRESENTATIVE PROCEEDINGS.
- a) General Information. This Arbitration Agreement ("A.A.") shall survive the termination of the EULA and is governed by the Federal Arbitration Act. This A.A. shall be interpreted broadly, and it includes any dispute You have with Us that arises out of or relates in any way to Your relationship with Us or PP, whether based in contract, tort, statute, fraud, misrepresentation or otherwise. However, this A.A. does not preclude You from

bringing an individual action against Us in small claims court or from informing any federal, state or local agencies of Your dispute. Such agencies may be able to seek relief on Your behalf.

- b) How to Initiate Arbitration. 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 We do not resolve the dispute 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 the rules and forms necessary to start an arbitration proceeding at www.adr.org or 800-778-7879. We will reimburse You for a filing fee paid to the AAA, and if You are unable to pay a filing fee, We will pay it if You send Us a written request.
- c) Rules & Fees. The arbitration shall be administered by the AAA in accordance with the Consumer Arbitration Rules ("Rules") in effect at the time the arbitration is started and as modified by this A.A. The arbitrator is bound by the terms of this A.A. and shall decide all issues, with the exception that issues relating to the enforceability of this A.A. may be decided by a court. If Your dispute is for \$25,000 or less, the arbitration will be conducted by submitting documents to the arbitrator, unless You request an in-person or telephonic hearing or the arbitrator decides that a hearing is necessary. If Your dispute is for more than \$25,000, the right to a hearing will be determined by the Rules. Unless otherwise agreed, any hearings will take place in the county/parish of Your mailing address. We will pay all filing, administration and arbitrator fees for any arbitration, unless Your dispute is found by the arbitrator to have been filed for the purpose of harassment or is patently frivolous. In that case, the Rules govern payment of such fees.
- d) Decision & Award. 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 Our last settlement offer or if We made no settlement offer, and the arbitrator awards You any damages, We will: (1) pay You the amount of the award or \$1,500, whichever is greater; and (2) pay the attorney's fees and expenses, if any, You reasonably incurred in the arbitration. While that right to fees and expenses is in addition to any right You may have under applicable law, You may not recover duplicate awards of fees and expenses. We hereby waive any right We may have under applicable law to recover attorney's fees and expenses from You if We prevail in the arbitration.
- e) No Representative Proceedings. If You seek declaratory or injunctive relief, that relief can be awarded only to the extent necessary to provide You relief. YOU AND WE 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 We agree otherwise, the arbitrator may not consolidate Your dispute with another person's dispute and may not preside over any form of representative proceeding. If this specific provision of the A.A. is found to be unenforceable, then the entirety of this A.A. is null and void.
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- 19. 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 relating to Your use of the Applications. We reserve the right, at Your expense, to assume control of any matter which You are required to defend or indemnify, and You agree to cooperate in that defense.
- 20. ASSIGNMENT. The EULA and any rights granted thereunder may not be transferred or assigned by You, but may be transferred or assigned by Us, without restriction.
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- 22. AT&T/THIRD PARTY BENEFICIARIES. AT&T, and AT&T's subsidiaries, are third party beneficiaries of the EULA, and AT&T has the right (and is deemed to have accepted the right) to enforce the EULA against You as a third party beneficiary thereof. Except as otherwise provided, nothing in the EULA is intended or shall be construed to confer upon any person (other than the parties hereto) any rights, benefits or remedies of any kind or character, or to create any obligations or liabilities of a party to any such person. (a) Disputes with AT&T. Notwithstanding the foregoing, disputes between You and AT&T are not governed by the A.A. Those disputes are, instead, governed by the arbitration clause of Your applicable AT&T wireless service agreement at <a href="https://docs.org/att.com/wirelesslegal">att.com/wirelesslegal</a>, as amended from time to time, and incorporated herein by reference. (b) AT&T Privacy Policy and Acceptable Use Policy. By using the Applications, you agree to the AT&T Privacy Policy and Acceptable Use Policy. (c) AT&T Marks. AT&T retains all rights, interests and titles to all AT&T logos, trademarks, design marks, slogans, product and service names, and any derivations thereof (the "AT&T Marks"). You are not authorized to use the AT&T Marks in any advertising, publicity or in any other commercial manner without the prior written consent of AT&T, as applicable, which may be withheld for any or no reason. These obligations survive the termination of this Agreement.
- 23. ENTIRE AGREEMENT & GOVERNING LAW. The EULA and documents incorporated by reference constitute the entire agreement between us with respect to the Applications. The EULA shall be governed by 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.

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