

Total Coverage Program

Insurance

New Hampshire Insurance Company
175 Water Street, New York, NY 10038,
(212) 770-7000

Certificate Declarations

This Certificate is attached to and made a part of a Master Policy #11050971. The Named Insured shown below has coverage under this Master Policy.

Item 1. Named Insured:

Subscribers on file with the Communications Equipment Service Provider shown in Item 5 who have active service with such Communications Equipment Service Provider.

Named Insured mailing address: On file with Communications Equipment Service Provider.

Item 2. When Coverage under Certificate is Effective

Coverage under this Certificate is effective as shown in the Coverage Effective Date Endorsement attached to the insurance policy.

Item 3. Coverage period

Subject to Item 2 above, coverage under this Certificate is provided on a one (1) month prepaid basis.

Item 4. Premium

Premium for Coverage Provided under this Certificate: \$4.99, \$6.99, \$9.99 or \$10.99 per month of coverage.

Item 5. Communications Equipment Service Provider

Name: New-Cell, Inc. dba Cellcom
Address: P.O. Box 5517, Green Bay, WI 54313

Item 6. Authorized Representative

Name: Brightstar Agency, LLC
Address: PO Box 03, Alpharetta, Georgia 30009

Item 7. Limits of Insurance

Occurrence Limit of Insurance: \$1,500.00 per Occurrence for each Named Insured.

Aggregate Limit of Insurance: \$3,000.00 per Named Insured of 2 occurrences within a 12 month period, whichever comes first.

Item 8. Deductible

The deductible will be the amount corresponding to the retail price* of the Named Insured's wireless device when initially purchased, plus applicable taxes.

Non-discounted, Non-subsidized Retail Price*	Replacement Deductible	Repair Deductible**
\$0 - \$224.99	\$50.00	N/A
\$225.00 - \$524.99	\$100.00	\$50.00
\$525.00 - \$999.99	\$175.00	\$50.00
\$1,000.00 - \$1,500.00	\$250.00	\$50.00

**Repair eligibility is dependent on location, device make and device model.

Item 9. Accessories

Accessories included:

- Battery
- Standard Wall Charger

Maximum retail value of Accessories: \$200.00

Item 10. Replacement Device

Maximum full retail value of replacement to be charged: \$1,500.00

Item 11. This Certificate Consists of the Following

Forms:

- Certificate Declarations Form 101136 (0911)
- Certificate Conditions Form 101131 (0911)
- Communications Equipment Coverage Form 101124 (0911)
- Coverage Effective Form 101127 (0309)
- Amendatory Endorsements

Specimen copies of the Forms referenced above are attached to the insurance policy, which is available at the following website, cellcom.brightstarprotect.com or may be obtained by calling this toll free number (888) 406-2446.

Other Material Insurance Disclosures

- This brochure contains a summary of information regarding the Program. In addition, this program may change or be modified during your term. We will not cover loss or damage caused directly or indirectly by any of the exclusions listed in the complete insurance policy. PLEASE READ THE COMPLETE INSURANCE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED. To obtain the most up-to-date coverage information and a complete insurance policy, visit cellcom.brightstarprotect.com or call (888) 406-2446.
- You are not required to purchase insurance to activate wireless service. Employees of the wireless communication equipment vendor are NOT QUALIFIED or AUTHORIZED to evaluate the adequacy of the purchaser's existing coverages unless otherwise licensed. Any questions regarding the Wireless Handset Protection Program should be directed to Brightstar Device Protection at (888) 406-2446.
- You are not required to purchase the Service Warranty Agreement to purchase the lost, stolen, and accidental coverage under the Wireless Handset Protection Program. Contact your Cellcom store to purchase the insurance separately.
- This coverage may provide a duplicate of other sources of coverage. Contact your insurance agent to determine if you have coverage for your wireless device under existing insurance policies you may own for your wireless device. Your renters' or homeowners' policy may provide the insurance you need. Ask about any policy exclusions. Review your deductible and coverage amounts to be sure they still fit your needs.

- A claim must be reported within 60 days from the date of the loss. You will have 60 days to provide all information requested for claim adjudication. If you do not take delivery of the replacement device within 60 days of claim approval, your claim will be forfeited. If payment isn't received within 10 days of the due date, your coverage may be canceled. The occurrence and aggregate limits of insurance are inclusive of the maximum retail value of accessories.
- You may cancel at any time by calling Cellcom Customer Care at (800) 236-0055. Any unearned PREMIUM will be refunded in accordance with applicable law.
- The Program is a replacement or repair service provided to customers of Cellcom. This coverage is being provided by the New Hampshire Insurance Company, through Brightstar Agency, LLC and is administered by Brightstar Device Protection.
- If you have or in the future provide your email or other electronic address to Brightstar Device Protection and its partners involved in administering this program, we may communicate program information and legal notices with you through electronic means to the latest address we have on file.
- Insurance covers loss, theft and accidental damage incidents. When combined with Brightstar Device Protection's Extended Warranty Agreement, it forms the complete Total Coverage Program.

Extended Warranty Agreement ("Agreement")

Brightstar Device Protection's Extended Warranty Agreement covers incidents of malfunction after the expiration of the manufacturer's warranty. When combined with Insurance, it forms the complete Total Coverage Program.

THIS EXTENDED WARRANTY AGREEMENT IS NOT A CONTRACT OF INSURANCE.

Extended Warranty Coverage

Replacement of Wireless Device if, under normal conditions and use, the Wireless Device on record with Brightstar Device Protection fails to operate properly due to manufacturer's defects or workmanship after the expiration of the manufacturer's warranty.

Service Fee & Deductible

The service fee and per replacement or repair deductible are based on the new retail price* of the model of your wireless device when initially purchased. The service fee is due in advance each month and will be charged to your monthly wireless bill.

The deductible is per replacement or repair and is non-refundable.

Device Value*	Service Fee	Deductible
\$0 - \$224.99	\$1.00	\$50.00
\$225.00 - \$524.99	\$2.00	\$50.00
\$525.00 - \$999.99	\$3.00	\$50.00
\$1,000.00 - \$1,500.00	\$3.00	\$50.00

Term Period

Coverage under this agreement is provided on a one (1) month prepaid basis.

Your enrollment in the Program will automatically renew each month so long as you pay your service fee by the due date. Upon the expiration of the original manufacturer's warranty on your phone, you will be eligible to file an extended warranty service contract claim. In addition, if you file an extended warranty service contract claim, you must be currently enrolled in the Program and current on any service fees that you may owe as of the date of loss for the claim. In the event your coverage is canceled, terminated or non-renewed for any reason, all coverage benefits will end on the effective date of any such cancellation, termination or non-renewal.

Coverage Limitations

\$1,500.00 per claim; 2 claims within a 12 month period

Purchaser & Seller

The Purchaser ("Subscriber") of this Agreement is the owner of the covered equipment. The Seller of this Agreement is listed on your receipt.

Service Warranty Provider & Administrator

Brightstar Device Protection, LLC
P.O. Box 03, Alpharetta, GA 30009
(866) 259-2335

Other Material Service Warranty Disclosures

- This brochure contains a summary of information regarding the Brightstar Device Protection Service Warranty Agreement and is not a full and complete version. Some provisions may differ by state based upon applicable state law. PLEASE READ THE COMPLETE SERVICE CONTRACT OR EXTENDED LIMITED WARRANTY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED. For more information or to obtain a complete copy of this Agreement, visit cellcom.brightstarprotect.com or call (888) 406-2446.
- If Brightstar Device Protection does not perform its obligations hereunder within sixty (60) days after the Subscriber files a claim with Brightstar Device Protection, the Subscriber is entitled to file a claim directly with Atlantic Specialty Insurance 605 North Highway, 169, Suite 800, Plymouth, MN 55441. This applies only in Wisconsin. The coverage limitations of this agreement are inclusive of the maximum retail value of accessories.
- You are not required to purchase this Agreement to purchase products or services from Cellcom. This coverage may provide a duplicate of other sources of coverage.
- You may cancel this Agreement at any time. Any unearned Service Fees will be refunded in accordance with applicable law.
- In some states, the limit to the number of claims allotted under this Service Warranty Agreement is not applicable.
- The deductible for an extended warranty claim is \$50.00. If you file a claim under insurance the deductible will be as listed in Item 8 of the Total Coverage Program.

The Total Coverage Program is your total protection option, designed to give you peace of mind. By signing up now, you can save time, save money and avoid aggravation should your phone be lost, stolen, accidentally damaged, or malfunctioning.

Retail Value	Monthly Premium	Replacement Deductible	Repair Deductible**
\$0.00 - \$224.99	\$4.99	\$50.00	N/A
\$225.00 - \$524.99	\$6.99	\$100.00	\$50.00
\$525.00 - \$999.99	\$9.99	\$175.00	\$50.00
\$1,000.00 - \$1,500.00	\$10.99	\$250.00	\$50.00

Your Premium (Insurance and Service Fee) and Deductible are based on the non-contract, non-subsidized new retail price of the model of your mobile device or phone on the purchase date. The deductible must be paid before you receive your replacement equipment and is non-refundable. All costs, charges, and fees are subject to applicable taxes. The monthly premium is inclusive of McAfee Mobile Security and is subject to applicable taxes.

**Repair eligibility is dependent on location, device make and device model.

What's covered?

The program covers the mobile device or phone (device, standard battery) from loss, theft, accidental damage (including liquid damage), and malfunction (after the manufacturer's warranty expires).

What is McAfee Mobile Security?

With today's smartphones holding as much sensitive data as a personal computer, Brightstar Device Protection gives you the complete and total protection you need - from damage to data. In addition to all of the important incidents covered under the Total Coverage Program, our Mobile Security app also provides the following premium security features on Android devices: virus and malware protection, data backup and restoration, and location of lost devices. McAfee Mobile Security (and some of its features) are not available on all devices. Please check with your store representative for eligibility.

What's not covered?

Normal wear, pre-existing damage or malfunction, and cosmetic damage to your mobile device or phone are not covered. Other exclusions apply.

When am I covered?

To be eligible for coverage immediately, purchase the program at the same time you purchase or upgrade to your new handset from Cellcom (Point of Sale). If you select coverage after the Point of Sale, but within the first 30 days of purchase, or purchase a refurbished device, no claims may be made for losses occurring during the first 30 days following purchase of coverage. Please note, your device must be fully operational and have no damage at the time of Program activation in order to enroll.

Is the program renewable?

Renewals are automatic for as long as you pay your monthly service fee.

What are the claim limits?

\$1,500.00 per claim; up to 2 claims in a 12 month period for both components of your program: lost/stolen/accidental damage coverage and malfunction coverage.

What kind of replacement equipment will I receive?

Replacements may be new or reconditioned equipment. Reconditioned equipment may have minor cosmetic flaws and contain non-original manufacturer parts and accessories. If the exact make and model is not available (i.e., it is no longer sold), your replacement will be of like kind and quality.

How will I be billed?

Your monthly premium will be added to your monthly wireless bill.

How can I cancel?

You may cancel at any time by calling Cellcom at (800) 236-0055. Any unearned insurance premium and service fees will be refunded in accordance with applicable law.

Visit cellcom.brightstarprotect.com for your complete Insurance Policy and Service Warranty Agreement to determine your rights, duties, and exclusions. McAfee Mobile Security Terms & Conditions can be found at <https://www.mcafeemobilesecurity.com>. For additional support, please contact McAfee at service.mcafee.com. For an extensive list of details about McAfee Mobile Security, please go to cellcom.brightstarprotect.com/mobilesecurity



CarePlus Program

New Hampshire Insurance Company
175 Water Street, New York, NY 10038,
(212) 770-7000

Certificate Declarations

This certificate is attached to and made part of a Master Policy #11050970. The Named Insured shown below has coverage under this Master Policy.

Item 1. Named Insured:

Subscribers on file with the Communications Equipment Service Provider shown in Item 5 who have active service with such Communications Equipment Service Provider.

Named Insured mailing address: On file with Communications Equipment Service Provider

Item 2. When Coverage under Certificate is Effective

Coverage under this certificate is effective as shown in the Coverage Effective Date Endorsement attached to the insurance policy.

Item 3. Coverage period

Subject to Item 2 above, coverage under this certificate is provided on a one (1) month prepaid basis.

Item 4. Premium

Premium for coverage provided under this certificate: \$4.49, \$5.99 or \$6.99 per month of coverage.

Item 5. Communications Equipment Service Provider

Name: New-Cell, Inc. dba Cellcom
Address: P.O. Box 5517
Green Bay, WI 54313

Item 6. Authorized Representative

Name: Brightstar Agency, LLC
Address: PO Box 03
Alpharetta, Georgia 30009

Item 7. Limits of Insurance

Occurrence Limit of Insurance: \$1,500.00 per occurrence for each named insured.

Aggregate Limit of Insurance: \$3,000.00 per Named Insured or 2 occurrences within a 12 month period, whichever comes first.

Item 8. Deductible

The deductible will be the amount corresponding to the retail price* of the Named Insured's wireless device when initially purchased, plus applicable taxes.

Non-discounted, Non-subsidized Retail Price*	Replacement Deductible	Repair Deductible**
\$225.00 - \$524.99	\$100.00	\$50.00
\$525.00 - \$999.99	\$175.00	\$50.00
\$1,000.00 - \$1,500.00	\$250.00	\$50.00

** Repair eligibility is dependent on location, device make and device model.

Item 9. Accessories

Accessories Included:

- Battery
 - Standard Wall Charger
- Maximum retail value of Accessories: \$200.00

Item 10. Replacement Device

Maximum full retail value of replacement to be charged: \$1,500.00

Item 11. This Certificate Consists of the Following Forms:

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- Certificate Conditions Form 101131 (0911)
- Communications Equipment Coverage Form 101124 (0911)
- Coverage Effective Form 101127 (0309)
- Amendatory Endorsements

Specimen copies of the Forms referenced above are attached to the insurance policy, which is available at the following website, cellcom.brightstarprotect.com or may be obtained by calling this toll free number, (888) 406-2446. This coverage is being provided by New Hampshire Insurance Company.

Other Material Insurance Disclosures

- This brochure contains a summary of information regarding the Program. In addition, this program may change or be modified during your term. We will not cover loss or damage caused directly or indirectly by any of the exclusions listed in the complete insurance policy. PLEASE READ THE COMPLETE INSURANCE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED. To obtain the most up-to-date coverage information and a complete insurance policy, visit cellcom.brightstarprotect.com or call (888) 406-2446.
- You are not required to purchase insurance to activate wireless service. Employees of the wireless communication equipment vendor are NOT QUALIFIED or AUTHORIZED to evaluate the adequacy of the purchaser's existing coverages unless otherwise licensed. Any questions regarding the Wireless Handset Protection Program should be directed to Brightstar Device Protection at (888) 406-2446.
- This coverage may provide a duplicate of other sources of coverage. Contact your insurance agent to determine if you have coverage for your wireless device under existing insurance policies you may own for your wireless device. Your renters or homeowners policy may provide the insurance you need. Ask about any policy exclusions. Review your deductible and coverage amounts to be sure they still fit your needs.
- A claim must be reported within 60 days from the date of the loss. You will have 60 days to provide all information requested for claim adjudication. If you do not take delivery of the replacement device within 60 days of claim approval, your claim will be forfeited. If payment isn't received within 10 days of the due date, your coverage may be canceled. The occurrence and aggregate limits of insurance are inclusive of the maximum retail value of accessories.
- You may cancel at any time by calling Cellcom Customer Care at (800) 236-0055. Any unearned PREMIUM will be refunded in accordance with applicable law.
- The Program is a replacement or repair service provided to customers of Cellcom. This coverage is being provided by the New Hampshire Insurance Company, through Brightstar Agency, LLC and is administered by Brightstar Device Protection, LLC.
- If you have or in the future provide your email or other electronic address to Brightstar Device Protection and its partners involved in administering this program, we may communicate program information and legal notices with you through electronic means to the latest address we have on file.
- CarePlus Program insurance covers loss, theft, and accidental damage incidents. It complements your protection options by offering coverage not available under the manufacturer's products.

Retail Value	Monthly Premium	Replacement Deductible	Repair Deductible**
\$225.00 - \$524.99	\$4.49	\$100.00	\$50.00
\$525.00 - \$999.99	\$5.99	\$175.00	\$50.00
\$1,000.00 - \$1,500.00	\$6.99	\$250.00	\$50.00

Your Premium and Deductible are based on the non-contract, non-subsidized new retail price of the model of your mobile device or phone on the purchase date. The deductible must be paid before you receive your replacement equipment and is non-refundable. All costs, charges, and fees are subject to applicable taxes.

**Repair eligibility is dependent on location, device make and device model.

What's covered?

The program covers the mobile device and accessories from loss, theft and accidental damage (including liquid damage). It complements your protection options by offering coverage not available under manufacturer's products.

What's not covered?

Normal wear, preexisting damage or malfunction, and cosmetic damage to your mobile device or phone are not covered. Other exclusions apply.

When am I covered?

To be eligible for coverage immediately, purchase the Program at the same time you purchase or upgrade to your new handset from Cellcom (Point of Sale). If you select coverage after the Point of Sale, but within the first 30 days of purchase, or purchase a refurbished device, no claims may be made for losses occurring during the first 30 days following purchase of coverage. Please note, your handset must be fully operational and have no damage at the time of Program activation in order to enroll.

Is the program renewable?

Renewals are automatic for as long as you pay your monthly service fee.

What are the claim limits?

\$1,500.00 per claim; up to 2 claims in a 12 month period for your program: lost/ theft/ accidental damage coverage.

How will I be billed?

Your monthly premium will be added to your monthly wireless bill. Your premium is based on the new retail price* of your phone when you enrolled in the Program.

How can I cancel?

You may cancel at any time by calling Cellcom at (800) 236-0055. Any unearned insurance premium will be refunded in accordance with applicable law.

What happens if my payment profile is not up to date?

You may be contacted by phone or email alerting you to submit an alternate payment method. If payment is not received within 10 days of the due date, your insurance may be canceled.

Visit cellcom.brightstarprotect.com for your complete Insurance Policy to determine your rights, duties, and exclusions.



Brightstar **Device Protection**

