

New Hampshire Insurance Company
175 Water Street, New York, NY 10038

Insurance covers loss and theft. When combined with Likewize damage and extended warranty agreement, it forms the complete SmartPROTECT with AppleCare Services program.

Certificate Declarations

This Certificate is attached to and made a part of Master Policy #011793986. The Named Insured shown below has coverage under this Master Policy.

Item 1. Named Insured

Purchasers on file with the Communications Equipment Service Provider shown in Item 5.
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 these Declarations.

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:

Retail Value of Device	Monthly Premium (Lost and Theft Only)
\$0.00 – \$599.99	\$4.42
\$600.00 – \$1,000.00	\$5.55
\$1,000.01 – \$1,500.00	\$5.66
\$1,500.01 – \$2,000.00	\$8.04

Item 5. Communications Equipment Service Provider

Name: Carolina West Wireless
Address: 1307 Curtis Bridge Road
Wilkesboro, NC 28697

Item 6. Authorized Representative

Name: Likewize Agency, LLC
Address: 1900 W Kirkwood Blvd, Suite 1600C, Southlake, TX 76092
Phone: (855) 687-5850

Item 7. Limits of Insurance

Occurrence Limit of Insurance: \$2,000.00 per Occurrence for each Named Insured.
Aggregate Limit of Insurance: \$2,000.00 per Named Insured or one (1) occurrence total within a twelve (12) month period, whichever comes first. This limit applies whether the claims are insurance or service requests under the service contract.

Item 8. Deductible

The deductible will be the amount corresponding to the retail price* of the Named Insured's wireless device when initially purchased. Non-discounted,

Non-subsidized Retail Price*	Lost/Theft Deductible
\$0 – \$599.99	\$149.00
\$600.00 – \$1,000.00	\$199.00
\$1,000.01 – \$1,500.00	\$299.00
\$1,500.01 – \$2,000.00	\$399.00

Item 9. Accessories

- A. Accessories Included
 - 1. Standard Wall Charger
- B. Maximum retail value of Accessories: \$500.00



Item 10. Replacement Device

Maximum full retail value of replacement to be charged: \$2,000.00.

Item 11. This Certificate consists of the following forms:

1. Certificate of Declarations 101136 (9/11)
2. Certificate Conditions Form 101131 (9/11)
3. Communications Equipment Coverage Form 101124 (9/11)
4. Coverage Effective Form 101127 (3/09)
5. Amendatory Endorsements

Specimen copies of the Forms referenced above are available at the following website, protect.likewize.com/carolinawest or may be obtained by calling this toll-free number, (888) 399-5296. This coverage is being provided by New Hampshire Insurance Company.

Other Material 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 caused directly or indirectly by any of the exclusions listed in the complete Insurance Policy. A non-refundable deductible is applicable to each claim. PLEASE READ THE 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 protect.likewize.com/carolinawest or call (888) 399-5296.

You are not required to purchase insurance to activate wireless service. The employees of this location are NOT QUALIFIED or AUTHORIZED to discuss or evaluate insurance coverage. Any questions regarding the Device Protection Plan featuring AppleCare Services should be directed to Likewize at (888) 399-5296.

You are not required to purchase the lost and theft coverage under SmartPROTECT with AppleCare Services. Contact SmartPROTECT Customer Care at (800) 235-5007 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 currently own. Your renters or homeowner's 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 incident for a SmartPROTECT with AppleCare Services claim. Theft and Loss coverage requires you to have Find My enabled on your device at the time it is lost or stolen. 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 your premium 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 SmartPROTECT Customer Care at (800) 235-5007. Any unearned premium will be refunded in accordance with applicable law.

The insurance policy is a replacement service provided to customers of Carolina West Wireless' SmartPROTECT. This coverage is being provided by the New Hampshire Insurance Company, through Likewize Agency, LLC and is administered by Likewize Device Protection, LLC.

Likewize Damage and Extended Warranty Agreement

Likewize's Extended Warranty Agreement covers incidents of accidental damage from handling, and the operational or structural malfunction of your Wireless Device's ability to operate due to defects in parts or workmanship ("Malfunction").

Extended Warranty or Service Contract ("Agreement") If you purchased your Wireless Device, as stated on the receipt, in NC, this Agreement is an extended limited warranty. THIS EXTENDED WARRANTY AGREEMENT IS NOT A CONTRACT OF INSURANCE.

Extended Warranty Coverage Replacement or repair of Wireless Device if, under normal conditions and use, the Wireless Device on record with Likewize fails to operate properly due to accidental damage from handling or Malfunction.

Monthly Service Fee and Processing Fees

The monthly service fee is based on the new retail price of the model of your wireless device when initially purchased. The service is due in advance each month and will be added to your monthly wireless bill by SmartPROTECT. The processing fee is per incident and is non-refundable.

Damage and Extended Warranty Only Pricing

Retail Value of Device	\$0.00 - \$599.99	\$600.00 - \$1,000.00	\$1,000.01 - \$1,500.00	\$1,500.01 - \$2,000.00
Monthly Service Fee	\$5.57	\$7.44	\$9.33	\$8.95
iPhone Repair Processing Fee iPhone Screen Only*	\$29.00	\$29.00	\$29.00	\$29.00
iPhone Repair Processing Fee All other damage	\$99.00	\$99.00	\$99.00	\$99.00
iPad Repair Processing Fee Screen and all other damage	\$49.00	\$49.00	\$49.00	\$49.00
Warranty Malfunction Processing Fee	\$0.00	\$0.00	\$0.00	\$0.00

*Screen repair for iPhone models 12 and newer (excluding iPhone SE) refers to the front or back glass. If the claim is for both front and back glass breakage repair, the deductible is \$58 (\$29 per repair) but will still only count as one claim against the limit. If these are separate claims, each repair has a \$29 deductible and each repair counts as one claim against the limit.

Term Period

Coverage may be selected up to sixty (60) days after the Point of Sale. Please note that your device must be fully operational and have no damage in order to still be eligible for protection.

Protection under this agreement is provided on a monthly basis. Your enrollment in the Program will automatically renew each month so long as you pay your service fee by the due date. During the full length of your enrollment in the Agreement, you will be eligible to file unlimited malfunction service requests. To remain eligible to file a service request under the Agreement, 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 service request. In the event your protection is canceled, terminated or non-renewed for any reason, all protection benefits will end on the effective date of any such cancellation, termination or non-renewal.

Protection Limitations¹

\$2,000.00 per service request; two (2) service requests within a rolling twelve (12) month period.

Purchaser & Seller

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

Service Warranty Provider & Likewize Device Protection, LLC

1900 W Kirkwood Blvd, Suite 1600C, Southlake, TX 76092. (855) 687-5850

Other Material Disclosures

This brochure contains a summary of information regarding the Likewize 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 protect.likewize.com/carolinawest or call (888) 399-5296.

The protection 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 Carolina West Wireless/SmartPROTECT. You may cancel this Agreement at any time by calling SmartPROTECT Customer Care at (800) 235-5007. Any unearned Service Fees will be refunded in accordance with applicable law.

Electronic Communications

If you have or in the future provide your email or other electronic address to Likewize and its partners involved in administering this program, we may communicate program information and legal notices with you through electronic means to the last address we have on file.

SmartPROTECT



Protect your mobile life
from disappearances,
drops, cracks & splashes

likewize.



Why Sign up?

SmartPROTECT with AppleCare Services is your total protection option for iPhone and iPad devices designed to give you peace of mind. So, whether you accidentally leave your iPhone on the roof of your car or your dog turns your iPad into a chew toy, we've got you covered. During the time you are enrolled in the Plan, you'll enjoy service and support direct from Apple. That means 24/7 priority access to Apple experts, Apple-certified repair or replacement, and service at Apple Stores and Apple Authorized Service Providers. You are eligible to receive 3 approved Claims in a rolling 12-month period, 2 of which may be for Accidental Damage and 1 of which may be for Lost or Theft. Malfunction claims performed during this period do not count towards this limit. All repairs and replacements will be Apple-certified. There's even an affordable iPhone screen repair with a low deductible.





Sign up today to avoid the price tag and headache that come with a lost, stolen, accidentally damaged or malfunctioning device. The chart on the right shows you just how much you could save!



How Do I Get Help?

Filing a claim with Likewise Device Protection or AppleCare Services is easy. Just follow the steps below.

Remember, if you are not sure where to start, you can always contact Likewise. We'll process your claim or transfer you to Apple for assistance, if needed.

- 1 Visit protect.likewise.com/carolinawest or call 1-888-399-5296 
- 2 Provide information about your protected device and details about what happened. 
- 3 Pay the applicable deductible. 
- 4 Follow the directions provided to get your device repaired* or replaced. 

Accidental damage from handling claims and all malfunction claims can be filed with Apple. To contact Apple directly, call 1-800-APL-CARE or visit getsupport.apple.com. Lost or Theft claims can be filed with Likewise within 60 days of the incident date.

For a full list of details and claim qualifications, visit protect.likewise.com/carolinawest

*Repair availability is dependent on make/model, damage type, and location of repair center.

Note: SmartPROTECT with AppleCare Services is a combination of our insurance and service warranty offerings. To purchase either offering separately, please call SmartPROTECT Customer Care at 800-235-5007. The premiums for insurance coverage are shown in Certificate Item 4 on the back.

Retail Price	Savings	SAVE* 68%
\$449.00	\$180.12 - \$230.12	
\$799.00	\$444.12 - \$544.12	
\$1,199.00	\$720.12 - \$920.12	

*Savings may vary depending on your program or device. This savings percentage is based on a device with a retail price of \$799, paying 12 months of premium, and paying the all other damage repair deductible. Savings based on placing 1 approved claim (allotted 3) in a 12-month period.

SmartPROTECT with AppleCare Services

Retail Value of Device	\$0.00 - \$599.99	\$600.00 - \$1,000.00	\$1,000.01 - \$1,500.00	\$1,500.01 - \$2,000.00
Monthly Premium	\$9.99	\$12.99	\$14.99	\$16.99
iPhone Repair Deductible iPhone Screen Only*	\$29.00	\$29.00	\$29.00	\$29.00
iPhone Repair Deductible All other damage	\$99.00	\$99.00	\$99.00	\$99.00
iPad Repair Deductible Screen and all other damage	\$49.00	\$49.00	\$49.00	\$49.00
Malfunction Deductible	\$0.00	\$0.00	\$0.00	\$0.00
Lost/Theft Deductible iPhone and iPad	\$149.00	\$199.00	\$299.00	\$399.00

*Screen repair for iPhone models 12 and newer (excluding iPhone SE) refers to the front or back glass. If the claim is for both front and back glass breakage repair, the deductible is \$58 (\$29 per repair) but will still only count as one claim against the limit. If these are separate claims, each repair has a \$29 deductible and each repair counts as one claim against the limit.

Taxes not included.

Your premium and deductible are based on the non-contract, non-subsidized new retail price of the model of your mobile device on the purchase date.

The deductible must be paid before you repair your device or receive your replacement equipment and is non-refundable.

What's Covered?

Our comprehensive program covers an impressive range of incidents: loss, theft, accidental damage from handling and hardware malfunction.

What's Not Covered?

While our program covers more than you can imagine, there are a few exceptions. Any normal wear and tear, pre-existing flaws, or cosmetic damage is not covered. Have questions or need more details? Your policy and service warranty terms & conditions have the full details on what we will and won't cover.

When am I Covered?

Coverage starts immediately upon enrollment. Enrollment is available when you purchase your device as well as up to 60 days after purchase. Please note that your device must be fully operational and have no damage in order to still be eligible for coverage. Theft and loss coverage requires you to have Find My enabled on your device at the time it is lost or stolen.

How will I be Billed?

Our low premiums are designed to provide coverage for anyone on a budget. This charge will appear on your monthly Carolina West Wireless statement.

What are the Claim Limits?

Our program allows for 3 approved claims in any rolling 12-month period. 2 of which can be for accidental damage from handling and 1 of which can be for Loss or Theft. The plan also allows up to \$2,000 per claim. There are no limits on the amount of malfunction claims you can file.

What Type of Replacement Equipment will I Receive?

Replacements may new or reconditioned. Reconditioned equipment looks and functions just like new, it may have minor cosmetic flaws. All replacements will be Apple-certified.

What Happens if my Device Can't be Repaired?

If your device can't be repaired it will be replaced.

Are There Other Fees I Should Know About?

Other fees you may be subject to include a Non-Return Equipment Fee if you fail to return your damaged or malfunctioning device to us or Apple, or a Locked Device Fee if you return your device to us with "Find My" enabled, up to the amount of the unsubsidized, new retail price of the enrolled device at the time of enrollment. A No Trouble Found Fee of \$50 may be charged if you are approved for a Claim and no trouble is found with the device that is returned or brought in for repair. A Claim Conversion Fee of \$70 may be charged if you pay the screen only Repair Deductible and other damage is found.

How do I Cancel?

We give you freedom of choice with the option of cancellation at any time. Call SmartPROTECT Customer Care at 800-235-5007 for assistance from a representative. You may receive a refund in accordance with applicable law.