

## Frequently Asked Questions

### Do I have to purchase the SmartPROTECT Plan?

The plan is optional and is not required to purchase the phone or activate wireless service.

### What's Covered?

If you purchase both the service contract and the insurance policy, you'll get the most comprehensive coverage for loss, theft, accidental damage (including screen breaks), and out-of-warranty malfunction. SmartPROTECT Loss & Theft covers loss and theft when you only purchase the insurance policy SmartPROTECT Damage & Malfunction covers accidental damage and out-of-warranty malfunction when you only purchase the service contract.

### What's Not Covered?

While the program covers an impressive range of incidents, 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 insurance policy and/or service contract have the full details on what we will and won't cover.

### When am I Covered?

Coverage starts immediately upon device activation. Enrollment is available up to 60 days after device activation for new devices and anytime if you bring your own device. Please note that your device must be fully operational and have no damage in order to still be eligible for coverage.

### 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.

### How Many Claims can I File?

Claims for screen break and all other damage are unlimited! You can also file up to 2 claims in any rolling 12-month period for out-of-warranty malfunction, and 1 claim for loss or theft. Each claim requires a deductible payment and has a monetary limit of up to \$2,500.00 depending on the device tier.

### What Kind of Replacement will I Receive? Is there a Warranty for Repairs and Replacements?

Replacements may be new or reconditioned. Reconditioned equipment functions like new. It may have minor cosmetic flaws and contain non-original manufacturer parts and accessories. If the exact make and model of your device is not available, your replacement equipment will be of like kind and quality and may be a different color.

All repairs and replacements come with a 90-day warranty.

### 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 a Locked Device Fee if you return your device to us with Find My or another locking feature 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 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 Carolina West Wireless Customer Care at 1-800-235-5007 for assistance from a representative. You may receive a refund in accordance with applicable law.

SmartPROTECT is a combination of an Insurance Policy and a Service Contract. The Insurance Policy covers loss and theft. The Service Contract covers Accidental Damage from Handling and Mechanical and Electrical Malfunction (after the expiration of the manufacturer's warranty). You may also purchase these options separately. To see the most current documents for the program, please visit [protect.likewise.com/carolinawest](https://protect.likewise.com/carolinawest). To purchase either offering separately, please call SmartPROTECT Customer Care at 1-800-235-5007.

### Insurance Disclosures

This brochure contains a summary of information regarding the SmartPROTECT plan. The policy 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.likewise.com/carolinawest](https://protect.likewise.com/carolinawest) or call 1-888-399-5296.

You are not required to purchase insurance to activate wireless service. Carolina West Wireless receives compensation for the amount you pay each month for this plan. Any questions regarding the plan should be directed to Likewise at 1-888-399-5296.

This coverage may provide a duplicate of other sources of coverage. Carolina West employees are NOT QUALIFIED or AUTHORIZED to discuss or evaluate 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 renter's 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 for loss or theft must be reported within 60 days from the date of the incident. 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. This is a monthly renewable plan and must be paid on a monthly basis. If you don't pay the monthly charge, the plan will terminate. You may cancel at any time by calling Carolina West Wireless at 1-800-235-5007. Any unearned monthly fee will be refunded in accordance with applicable law.

The Loss and Theft Insurance policy is underwritten by New Hampshire Insurance Company. Likewise Agency, LLC is the licensed agent.

### Service Contract Disclosures

This brochure contains a summary of information regarding the Service Contract and is not a full and complete version. To view the complete Service Contract, including all limitations and exclusions, visit [protect.likewise.com/carolinawest](https://protect.likewise.com/carolinawest).

THE SERVICE CONTRACT IS NOT A CONTRACT OF INSURANCE.

Unless stated otherwise, the Provider of the Plan is Likewise Device Protection, LLC, 1900 W. Kirkwood Blvd., Suite 1600C, Southlake, TX 76092. The Administrator of the Plan is Likewise Device Protection, LLC 1900 Kirkwood Blvd, Suite 1600C, Southlake, TX 76092 1-866-277-6325 (TX License Number 501).

You are not required to purchase a service contract to purchase products or services from Carolina West Wireless. You may cancel the service contract at any time by calling Carolina West Wireless at 1-800-235-5007. Any unearned Monthly Fees will be refunded in accordance with applicable law.



Protect your device  
from cracks, zaps, splashes and disappearances.

Unlimited  
damage claims.

Plus screen repairs for

only  
\$29!



SmartPROTECT is a combination of an Insurance Policy and a Service Contract. The Insurance Policy covers loss and theft. The Service Contract covers Accidental Damage from Handling and Mechanical/Electrical Failure (after the manufacturer's warranty expires). You may also purchase these options separately. To see the most current documents for the program, please visit [protect.likewise.com/carolinawest](https://protect.likewise.com/carolinawest).

## Why Sign up?

**SmartPROTECT** is your total protection option for mobile devices, designed to give you peace of mind. So, whether you accidentally spill your morning cup of coffee on it or your dog turns it into a chew toy, we've got you covered.

With the full **SmartPROTECT** program, coverage includes:



Screen breaks



Malfunction

(after the expiration of the manufacturer's warranty)

You can also choose the level of coverage that's right for you. Whether that's the insurance policy for loss and theft only or the service contract for damage and out-of-warranty malfunction only. See the monthly fee for all plans in the cost overview or ask an associate for details. To purchase either offering separately, please call SmartPROTECT Customer Care at 1-800-235-5007.

## Unlimited Screen Break and Damage Claims

Life happens. And sometimes that means broken phone screens and other damage. With the service contract, you'll enjoy unlimited claims for screen breaks and other accidental damage.

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

## Potential Savings vs. No Coverage

See how much you could save if your device is damaged, lost or stolen.

Device Retail Price	Savings Range Retail Price - (1 yr Monthly Fee + All Other Damage Repair Deductible or Loss/Theft Deductible)
\$529.00	\$260.12 - \$310.12
\$829.00	\$474.12 - \$574.12
\$1,199.00	\$720.12 - \$920.12

**YOU  
COULD  
SAVE\***  
**57%**

\*Savings may vary depending on your program or device. This savings percentage is based on a device with a retail price of \$829 and paying the loss/theft deductible. Savings based on placing 1 approved claim (allotted 2) in a 12-month period.

## Cost Overview

(Taxes not included)

Tier	1	2	3	4	5
Non-Subsidized Retail Price	\$0.00 - \$399.99	\$400.00 - \$599.99	\$600.00 - \$1,000.00	\$1,000.01 - \$1,500.00	\$1,500.01 - \$2,500.00
Monthly Fee (Loss, Theft, Damage & Malfunction)*	\$7.99	\$9.99	\$12.99	\$14.99	\$16.99
Monthly Fee (Loss & Theft Only)	\$4.42	\$4.42	\$5.55	\$5.66	\$8.04
Monthly Fee (Damage & Malfunction Only)	\$3.57	\$5.57	\$7.44	\$9.33	\$8.95
Screen Repair Deductible	\$29.00	\$29.00	\$29.00	\$29.00	\$29.00
All Other Damage Repair Deductible	\$49.00	\$99.00	\$99.00	\$99.00	\$99.00
Extended Warranty Malfunction Deductible (Replacement Only)	\$49.00	\$149.00	\$199.00	\$299.00	\$399.00
Loss & Theft Deductible	\$79.00	\$149.00	\$199.00	\$299.00	\$399.00

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

\*SmartPROTECT is a combination of an Insurance Policy and a Service Contract. The Insurance Policy covers loss and theft. The Service Contract covers Accidental Damage from Handling and Mechanical/Electrical Malfunction.

## File a claim quickly and easily

Should the unexpected happen to your phone, you'll need to file a claim with Likewize. Just follow the steps below.

- 1 Visit [protect.likewize.com/carolinawest](https://protect.likewize.com/carolinawest) or call 1-888-399-5296.
- 2 Provide details about what happened to your device.
- 3 Pay the applicable deductible.
- 4 Follow the directions provided to get your device repaired\* or replaced.
- 5 If you receive a replacement for a damaged or malfunctioning device, return the damaged device to Likewize using the prepaid label provided.

\*Repair availability is dependent on make/model, damage type, and location.

