

likewise.

Formerly
known as



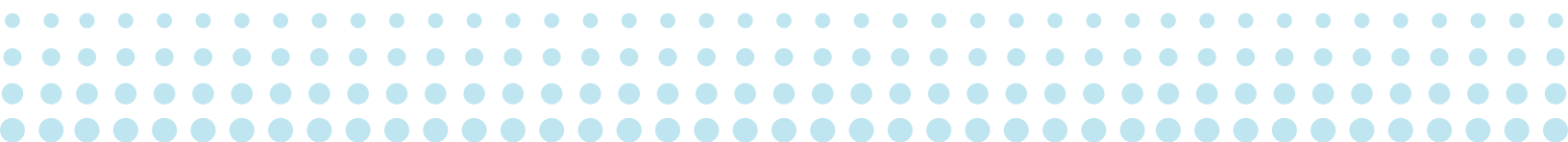
Brightstar



Device Protection Plan
featuring AppleCare
Services

CREDO[®]
mobile

protect.likewise.com/credomobile (855) 687-5850



Why sign up?

The Device Protection Plan featuring 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. Coverage includes lost, theft, accidental damage from handling, and hardware malfunction. There's even iPhone screen repair with a low deductible.

The plan features service and support direct from Apple, including 24/7 priority access to Apple experts via chat or phone; Apple certified repair or replacement; service at Apple stores and Apple Authorized Service Providers; and software support for iOS, iCloud and Apple-branded apps. 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 loss or theft. Hardware malfunction claims do not count against this limit.

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

How do I get help?

Filing a claim with Likewize 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 Likewize. We'll process your claim or transfer you to Apple for assistance.

For Accidental Damage from Handling and Hardware Malfunction Claims



- 1 The best place to start is getsupport.apple.com. Just answer a few questions and you'll be presented with options to help resolve your issue.



- 2 Go to locate.apple.com to find an Apple Store or Apple Authorized Service Provider near you.



- 3 Call 1-800-APL-CARE to speak directly to an AppleCare Advisor.



- 4 Pay any applicable deductible



- 5 Follow the directions provided to get your device repaired or replaced.

For Loss or Theft Claims



- 1 Visit protect.likewize.com/credomobile or call 1-855-687-5850



- 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 replaced.

Accidental damage from handling claims and all hardware warranty requests can be filed with Apple at any time while customers are enrolled in the program. Loss or Theft claims must be filed with Likewize within 60 days of the incident date.

For a full list of details and claim qualifications, visit protect.likewize.com/credomobile

Note: The Device Protection Plan featuring AppleCare Services is a combination of our insurance and service warranty offerings. To purchase either offering separately, please call CREDO Mobile Customer Care at 800-411-0848. The premiums for insurance coverage is shown in Certificate Item 4 on the back.

How much can I save?

Device retail price	Savings range Retail Price - (1 yr. Premium + Repair or Replace Deductible)
\$449.00	\$144.60 - \$194.60
\$699.00	\$320.60 - \$420.60
\$999.00	\$620.60 - \$720.60

SAVE*
46%

*Savings may vary depending on your program or device. This savings percentage is based on a device with a retail price of \$699 and paying the all other damage repair deductible. Savings based on placing 1 approved claim (allotted 3) in a 12-month period.



Device Protection Plan featuring AppleCare Services

Retail Value of Device	\$299.00 - \$598.99	\$599.00 - \$1,000.00	\$1,000.01 - \$1500.00
Monthly Premium	\$12.95	\$14.95	\$14.95
iPhone Repair Deductible <small>iPhone screen only</small>	\$29.00	\$29.00	\$29.00
iPhone Repair Deductible <small>All other damage</small>	\$99.00	\$99.00	\$99.00
iPad Repair Deductible	\$49.00	\$49.00	\$49.00
Hardware Malfunction Deductible	\$0.00	\$0.00	\$0.00
Replacement Deductible <small>iPhone and iPad</small>	\$149.00	\$199.00	\$249.00

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. If you receive a replacement device, your program pricing and deductible may change. Your pricing and deductible are based on the retail price of your replacement device.

What's Covered?	Our comprehensive program covers an impressive range of incidents: lost, 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. Theft and loss coverage requires you to have Find My iPhone enabled on your device at the time it is lost or stolen and throughout the claims process.
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 CREDO Mobile 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 lost or theft. The plan also allows up to \$1,500 per claim. There are no limits on the amount of hardware malfunction claims you may receive.
What Type of Replacement Equipment will I Receive?	Replacements may be new Apple-devices or Apple-certified reconditioned devices comprised of new and/or previously used Apple genuine parts that have been tested and pass Apple functional requirements, and which may have minor cosmetic flaws. All replacements will at a minimum have the same or substantially similar features (e.g., a different model with the same features, or the same model in a different color) as the original product.
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 iPhone 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 \$100 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, or an Invalid Claim Fee up to the current MSRP of the replacement device, less any deductible you paid, may apply if you receive a replacement and we determine that your claimed device did not suffer a covered cause of loss. 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 CREDO Mobile Customer Care at 800-411-0848 for assistance from a representative. You may receive a refund in accordance with applicable law.

The Device Protection Plan featuring AppleCare Services combines our insurance and service warranty offerings. Visit protect.likewise.com/credomobile for our Privacy Statement and your complete Insurance Policy and Service Warranty Agreement to determine your rights, duties, and exclusions.

New Hampshire Insurance Company
1271 Ave of the Americas FL37, New York, NY 10020-1304
(212) 770-7000

**Insurance covers lost and theft incidents
When combined with Likewize's Extended
Warranty Agreement, it forms the complete
Device Protection Plan featuring AppleCare Services**

Certificate Declarations

This Certificate is attached to and made a part of Master Policy #011793985. 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)
\$299 - \$598.99	\$6.78
\$599 - \$1,000.00	\$8.82
\$1,000.01 - \$1,500.00	\$5.51

Item 5. Communications Equipment Service Provider
Name: CREDO Mobile, Inc.
Address: 101 Market St., Suite 700
San Francisco, CA 94105

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

Aggregate Limit of Insurance: \$1,500.00 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.

Retail Value of Device	Replacement Deductible
\$299.00 - \$598.99	\$149.00
\$599.00 - \$1,000.00	\$199.00
\$1,000.01 - \$1,500.00	\$249.00

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: \$1,500.00

Item 11. This Certificate consists of the following forms:
1. Wireless Communications Equipment Coverage Certificate Form 115659 (1/17)
2. Wireless Communications Equipment Insurance Policy Coverage Form 115658 (12/16)
3. Wireless Communications Equipment Insurance Policy Declarations 116657 (12/16)
4. Amendatory Endorsements

Specimen copies of the Forms referenced above are attached to this Certificate, or if not attached, are available at the following website, protect.likewize.com/credomobile or may be obtained by calling this toll free number, (855) 687-5850. 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 or damage 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/credomobile or call (855) 687-5850.

You are not required to purchase insurance to activate wireless service. The employees of CREDO 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 (855) 687-5850.

You are not required to purchase the damage and extended warranty coverage under the Device Protection Plan featuring AppleCare Services. Contact CREDO Mobile at (800) 411-0848 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. Theft and loss coverage requires you to have Find My iPhone enabled on your device at the time it is lost or stolen and throughout the claims process. 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 CREDO Mobile Customer Care at (800) 411-0848. Any unearned premium will be refunded in accordance with applicable law.

The CA license number for Likewize Agency, LLC DBA Likewize Insurance Agency, LLC is 0H08204. For CA consumers, the California Department of Insurance consumer hotline is 1-800-927-HELP (4357). For MD consumers, the Maryland Insurance Administration (200 St. Paul Place, Suite 2700) toll-free consumer hotline number is 1-800-492-6116.

The insurance policy is a replacement service provided to customers of CREDO Mobile. 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 hardware malfunction. When combined with Insurance it forms the complete Device Protection Plan featuring AppleCare Services.

Extended Warranty or Service Contract ("Agreement")
If you purchased your Wireless Device, as stated on the receipt, in CT, DC, FL, IN, LA, ME, MA, MI, NJ, NC, PA, RI, or SD, this Agreement is an extended limited warranty. Otherwise, it is a service contract. THIS SERVICE 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 manufacturer's defects or workmanship.

Service Fee & Deductible
The service fee, repair deductible, and replacement 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 added to your monthly wireless bill by CREDO Mobile. The deductible is per incident and is non-refundable.

Retail Value of Device	\$299.00 - \$598.99	\$599.00 - \$1,000.00	\$1,000.01 - \$1,500.00
Monthly Service Fee Damage and Malfunction Only	\$6.17	\$6.13	\$9.44
iPhone Repair Deductible iPhone screen only	\$29.00	\$29.00	\$29.00
iPhone Repair Deductible All other damage	\$99.00	\$99.00	\$99.00
iPad Repair Deductible	\$49.00	\$49.00	\$49.00
Hardware Malfunction Deductible	\$0.00	\$0.00	\$0.00
Replacement Deductible iPhone and iPad	\$149.00	\$199.00	\$249.00

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 coverage.

Coverage 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. If you file an accidental damage or hardware malfunction 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; two (2) claims within a rolling twelve (12) month period.

Virginia customers: If any promise made in the contract has been denied or has not been honored within 60 days after your request, you may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs to file a complaint.

If you reside in Washington, the limit to the number of claims allotted under this Extended Warranty Agreement is not applicable.

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

All States except CA, CT, GA, FL, OK, UT, WA & WI
Likewize Device Protection, LLC
P.O. Box 03
Alpharetta, GA 30009

Washington
4 Warranty, 10151
Deerwood Park Blvd.,
Bldg. 100, Ste. 500,
Jacksonville, FL 32256

CT, FL, OK and UT
Lyndon Southern
Insurance Company
10151 Deerwood
Park Boulevard
Building 100, Suite 500
Jacksonville, FL 32256

California
Response Indemnity Company
of California,
10151 Deerwood Park Blvd.,
Bldg. 100, Ste. 500,
Jacksonville, FL 32256

Georgia
Insurance Company of the
South,
10151 Deerwood Park
Bldg. 100, Ste. 500,
Jacksonville, FL 32256

Wisconsin
Atlantic Specialty Insurance
Company,
605 North Highway 169, Ste.
800,
Plymouth, MN 55441

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/credomobile or call (855) 687-5850.

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 CREDO Mobile. You may cancel this Agreement at any time by calling CREDO Mobile at (800) 411-0848. 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.