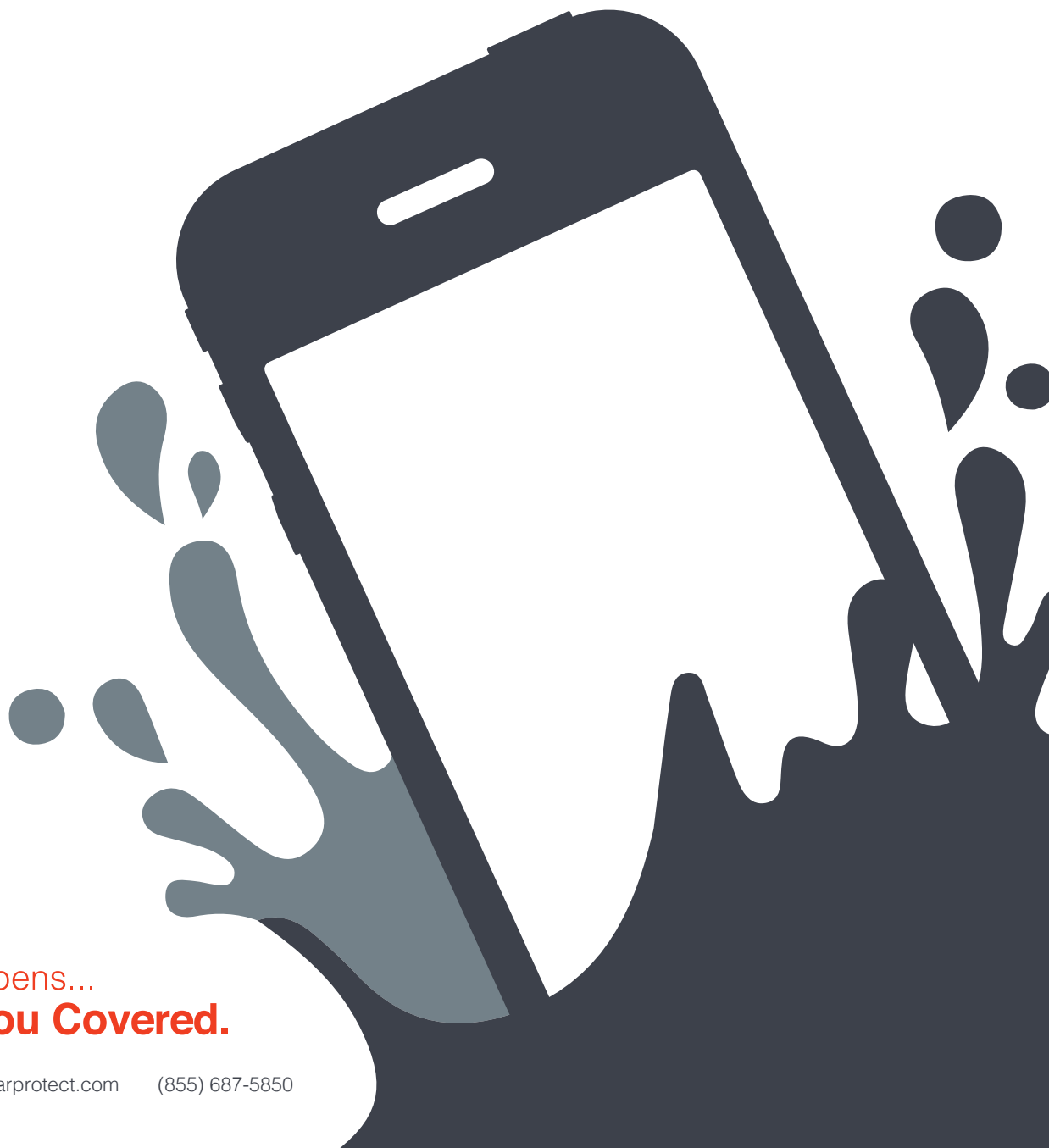


MOBILE PROTECTION PLAN



When Stuff Happens...
We've Got You Covered.

Why sign up?

The Mobile Protection Plan is your total protection option, designed to give you peace of mind. So when you accidentally leave your phone on the roof of your car, or your dog turns your smartphone into a chew toy, we've got you covered.

Sign up today to avoid the price tag and headache that comes with a lost, stolen, damaged or malfunctioning phone. The chart on the right shows you just how much you could save with our Mobile Protection Plan!

How do I report a Claim?

Filing a claim with Brightstar Device Protection is easy. Follow our 3 step process to get your claim resolved quickly and efficiently.

1 Visit <https://credomobile.brightstarprotect.com> or call Customer Care at (855) 687-5850



2 Choose to repair* your device or receive your replacement



3 Pay a Deductible



For a full list of details and claim qualifications, visit <https://credomobile.brightstarprotect.com>

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

Note: The Mobile Protection Plan is a combination of our insurance and service warranty offerings. To purchase our Insurance plan separately, please call Credo Mobile Customer Care at 800-411-0848. The premium for exclusive insurance coverage is shown in Certificate Item 4 on the back.



Retail Price

\$249.99
\$598.99
\$799.99

Savings

Retail Price - (1 yr. Premium + Deductible)

\$129.59
\$342.59
\$469.59

SAVE*
57%

*Savings may vary depending on your program or device. This savings is based off a device with a retail value of \$598.99. Savings based on placing 1 approved claim (allotted 2) in a 12 month period.

Mobile Protection Plan

Retail Value	\$0 - \$298.99	\$299.00 - \$598.99	\$599.00 - \$1500.00
Monthly Premium	\$5.95	\$8.95	\$10.95
Replacement Deductible	\$49.00	\$149.00	\$199.00
Repair Deductible	\$24.50	\$74.50	\$99.50

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 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 including: loss, theft, accidental damage and malfunction after the manufacturer's warranty.

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 extended warranty terms & conditions have the full details on what can and can't be reported.

When am I Covered?

Coverage starts immediately if the Mobile Protection Plan and device are purchased on the same date. Or, if you need a little time to think it over, enroll any time after your purchase and coverage will start in 30 days. 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 Credo Mobile statement.

What are the Claim Limits?

Our program allows 2 replacements within a rolling 12 month period for both components of your coverage: Insurance and Extended Warranty. The plan also allows \$1,500.00 per claim.

What type of Replacement Equipment will I Receive?

Replacements are often new but on occasion may be reconditioned. While reconditioned equipment looks and functions just like new, it may have minor cosmetic flaws and contain non-original manufacturer parts and accessories. If the exact make, model and/or color is not available, your replacement will be of like kind and quality.

What happens if my device can not be repaired?

If your phone can't be repaired, you may choose to have a replacement device shipped to you. Please note that in this instance you will be required to pay a Claim Conversion Fee, which is the difference between the Repair Deductible and the Replacement Deductible prior to receiving your replacement device.

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 Mobile Protection Plan combines our insurance and service warranty offerings.

Visit <https://credomobile.brightstarprotect.com> for our Privacy Statement and your complete Insurance Policy and Service Warranty Agreement to determine your rights, duties, and exclusions.

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

Insurance covers lost, stolen, and accidental damage incidents. When combined with Brightstar's Extended Warranty Agreement, it forms the complete Mobile Protection Plan.

Certificate Declarations

This Certificate is attached to and made a part of Master Policy #11050996. 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: \$4.99, \$6.99 or \$8.99

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: Brightstar Agency, LLC
Address: PO Box 03, Alpharetta, Georgia 30009
Phone: (855) 687-5850

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 two (2) occurrences within a twelve (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.

Non-discounted, Non-subsidized Retail Price*	Replacement Deductible
\$0 - \$298.99	\$49.00
\$299.00 - \$598.99	\$149.00
\$599.00 - \$1,500.00	\$199.00

Item 9. Accessories

A. Accessories Included

1. Battery
2. 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. Certificate Declarations Form 101136 (09/11)
2. Certificate Conditions Form 101131 (09/11)
3. Communications Equipment Coverage Form 101124 (09/11)
4. Coverage Effective Form 101127 (03/09)
5. Amendatory Endorsements

Specimen copies of the Forms referenced above are attached to this Certificate, or if not attached, are available at the following website, <https://credomobile.brightstarprotect.com> or may be obtained by calling this toll free number, (855) 687-5850. This coverage is being provided by New Hampshire Insurance Company.

John Q. Doyle

John Q. Doyle
President

Andrew Holland

Andrew Holland
Secretary

Authorized Representative



Brightstar

Device
Protection

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. 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 <https://credomobile.brightstarprotect.com> or call (855) 687-5850.

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 Mobile Protection Plan should be directed to Brightstar at (855) 687-5850.

You are not required to purchase the coverage to purchase the lost, stolen, and accidental coverage under the Mobile Protection Plan. 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 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 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. 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 Customer Care at (877) 751-3042. Any unearned premium will be refunded in accordance with applicable law.

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 Brightstar Agency, LLC DBA BDP 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 Program is a repair and replacement service provided to customers of CREDO Mobile. This coverage is being provided by the New Hampshire Insurance Company, through Brightstar Agency, LLC and is administered by Brightstar Device Protection, LLC.

BRIGHTSTAR EXTENDED WARRANTY AGREEMENT

Brightstar's Extended Warranty Agreement covers incidents of malfunction after the expiration of the manufacturer's warranty. When combined with Insurance it forms the complete Mobile Protection Plan.

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 Brightstar 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, 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.

Non-subsidized Retail Price*	Monthly Service Fee	Deductible
\$0 - \$298.99	\$0.96	\$49.00
\$299.00 - \$598.99	\$1.96	\$149.00
\$599.00 - \$1,500.00	\$1.96	\$199.00

Term Period

If you select coverage after the Point of Sale, no claims may be made for losses occurring during the first thirty (30) days following enrollment. 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. 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 Limitations¹

\$1,500.00 per claim; two (2) claims within a rolling twelve (12) month period.

¹If 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
Brightstar 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
Bldg., Bldg. 100, Ste.
500, Jacksonville, FL
32256

Georgia
Insurance Company
of the South, 10151
Deerwood Park Blvd.,
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 Brightstar 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 <https://credomobile.brightstarprotect.com> or call (855) 867-5850.

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 Brightstar 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.