

New Hampshire Insurance Company  
175 Water Street, New York, NY 10038 (212) 770-7000  
Insurance covers lost and theft incidents. When combined with Brightstar's Damage and Extended Warranty Agreement, it forms the complete Wireless Protection with AppleCare Services program.

**CERTIFICATE DECLARATIONS**

This Certificate is attached to and made a part of Master Policy #011793989. 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 is effective for new devices enrolled at the time of purchase.

**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:

Non-Discounted, Non-Subsidized Retail Price	Monthly Premium (Lost and Theft Only)
\$0.00 - \$599.99	\$5.59
\$600.00 - \$1,000.00	\$6.30
\$1,000.01 - \$1,500.00	\$6.42
\$1500.01 - \$2000.00	\$8.06

**Item 5. Communications Equipment Service Provider**

Name: C Spire  
Address: 1018 Highway Colony Pkwy  
Ridgeland, MS 39157

**Item 6. Authorized Representative**

Name: Brightstar Agency, LLC  
Address: PO Box 03 Alpharetta, Georgia 30009  
Phone: 888-318-7688

**Item 7. Limits of Insurance**

Occurrence Limit of Insurance: \$2,000.00 per Occurrence for each Named Insured.

Aggregate Limit of Insurance: \$6,000.00 per Named Insured or three (3) occurrences 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
\$0.00 - \$599.99	\$150.00
\$600.00 - \$1,000.00	\$199.00
\$1,000.01 - \$1,500.00	\$249.00
\$1500.01 - \$2000.00	\$399.00

**Item 9. Replacement Device**

Maximum value of a replacement is \$2,000.00

**Item 10. This Certificate consists of the following Forms**

1. Wireless Communications Equipment Insurance Policy Declarations 115657 (12/16)
2. Wireless Communications Equipment Insurance Policy Coverage Form 115658 (12/16)
3. Wireless Communications Equipment Coverage Certificate 115659 (01/17)
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, [cspire.brightstarprotect.com](http://cspire.brightstarprotect.com) or may be obtained by calling this toll free number (888) 318-7688. 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 [cspire.brightstarprotect.com](http://cspire.brightstarprotect.com) or call (888) 318-7688.

You are not required to purchase insurance to activate wireless service. The employees of C Spire are NOT QUALIFIED or AUTHORIZED to discuss or evaluate insurance coverage. Any questions regarding the Wireless Protection with AppleCare Services program should be directed to Brightstar at (888) 318-7688.

You are not required to purchase the lost and theft coverage under the Wireless Protection with AppleCare Services program. Contact Brightstar at (470) 273-7774 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. You must have the "Find My" feature enabled on your device at the time you file your claim. 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. You may cancel at any time by calling C Spire Customer Care at (855) 277-4735. Any unearned premium will be refunded in accordance with applicable law.

The Program is a replacement service provided to Named Insured Customers of C Spire. This coverage is being provided by the New Hampshire Insurance Company, through Brightstar Agency, LLC and is administered by Brightstar Agency, LLC.

For any discrepancy between this Program Summary and the Policy, the Policy shall control. Claims are administered subject to the Terms and Conditions located at: [cspire.brightstarprotect.com](http://cspire.brightstarprotect.com).

TERMS AND CONDITIONS

WIRELESS PROTECTION WITH APPLECARE SERVICES PROGRAM



**WHY SIGN UP?**

The Wireless Protection with AppleCare Services program is your total protection option for iPhone and iPad devices. Designed to give you peace of mind, it combines service, support and 24 months of hardware coverage from Apple with the added benefits of protection for lost, theft and out-of-warranty malfunction. So, when you accidentally leave your iPhone on the hood of your car or your iPad goes crashing down the stairs, we've got you covered.

**HOW MUCH DOES IT COST?**

Wireless Protection with AppleCare Services program Pricing				
Retail Price of Device*	\$0.00 - \$599.99	\$600.00 - \$1,000.00	\$1,000.01 - \$1,500.00	\$1500.01 - \$2000.00
<b>Monthly Service Fee</b>	\$10.95	\$12.95	\$14.95	\$16.95
<b>iPhone Repair Deductible</b> iPhone screen only	\$29.00	\$29.00	\$29.00	\$29.00
<b>iPhone Repair Deductible</b> All other damage and out-of-warranty malfunction	\$99.00	\$99.00	\$99.00	\$99.00
<b>iPad Repair Deductible</b> Screen, all other damage and out-of-warranty malfunction	\$49.00	\$49.00	\$49.00	\$49.00
<b>Hardware Malfunction Deductible</b> First 24 Months	\$0	\$0	\$0	\$0
<b>Lost/Theft Deductible and Replacement Deductible</b> Month 25 Onward iPhone and iPad	\$150.00	\$199.00	\$249.00	\$399.00

\*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 repair or replacement and is non-refundable.

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**REPORT A CLAIM IN 3 EASY STEPS**

**1** Visit [cspire.com/warranty](http://cspire.com/warranty) or [cspire.brightstarprotect.com](http://cspire.brightstarprotect.com)



**2** Pay a Deductible



**3** Get Your Device Repaired or Replaced



**CONTACT BRIGHTSTAR AT  
CSPIRE.BRIGHTSTARPROTECT.COM  
OR 888-318-7688:**

- For all lost and theft claims
- For all damage and malfunction claims if you've been enrolled in the program for more than 24 months

**NEED TO MAKE A CLAIM OR WANT MORE INFORMATION?**

- Visit [cspire.com/warranty](http://cspire.com/warranty) and sign in
- Call Brightstar: 888-318-7688
- Visit Brightstar: [cspire.brightstarprotect.com](http://cspire.brightstarprotect.com)
- Drop by your local C Spire store



## BRIGHTSTAR DAMAGE AND EXTENDED WARRANTY AGREEMENT

Brightstar's Extended Warranty Agreement covers incidents of accidental damage from handling and malfunction after the expiration of the manufacturer's warranty. When combined with Insurance it forms the complete Wireless Protection with AppleCare Services program.

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 accidental damage from handling or 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 C Spire. The deductible is per incident and is non-refundable.

Wireless Protection with AppleCare Services program Pricing (Accidental Damage from Handling and Extended Warranty Only)				
Retail Price of Device	\$0.00 - \$599.99	\$600.00 - \$1,000.00	\$1,000.01 - \$1,500.00	\$1500.01 - \$2000.00
Monthly Service Fee	\$5.36	\$6.65	\$8.53	\$8.89
iPhone Repair Deductible iPhone screen only	\$29.00	\$29.00	\$29.00	\$29.00
iPhone Repair Deductible All other damage and out-of-warranty malfunction	\$99.00	\$99.00	\$99.00	\$99.00
iPad Repair Deductible Screen, all other damage and out-of-warranty malfunction	\$49.00	\$49.00	\$49.00	\$49.00
Hardware Malfunction Deductible First 24 Months	\$0	\$0	\$0	\$0
Lost/Theft Deductible and Replacement Deductible Month 25 Onward iPhone and iPad	\$150.00	\$199.00	\$249.00	\$399.00

### 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. Upon the expiration of the original manufacturer's warranty on your device, 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

\$2,000.00 per claim; three (3) claims within a rolling twelve (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

### 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 [cspire.brightstarprotect.com](http://cspire.brightstarprotect.com) or call (888) 318-7688.

You are not required to purchase this Agreement to purchase products or services from C Spire. You may cancel this Agreement at any time by calling C Spire at (855) 277-4735. 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.

## FREQUENTLY ASKED QUESTIONS

### What's Covered?

Our comprehensive program covers an impressive range of incidents: lost, theft, accidental damage from handling, hardware malfunction (24 months), and malfunction after the expiration of the manufacturer's warranty (month 25 onward).

### What's Not Covered?

Any normal wear and tear, pre-existing flaws, or cosmetic damage is not covered.

Your policy and service contract has the full details on what can and can't be covered.

### 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. Be sure to enable the "Find My" feature on your device as you must have the feature enabled at the time you file a claim for Lost or Theft.

### How will I be Billed?

Your monthly premium will appear on your C Spire wireless bill.

### Will I be Charged Taxes on this Program?

All program costs, fees, and charges are subject to applicable taxes.

### What are the Claim Limits?

You're covered for up to 3 approved claims in any rolling 12-month period, 2 of which can be for accidental damage from handling or out-of-warranty malfunction and 1 of which can be for lost or theft. The plan also allows up to \$2,000 per claim. There are no limits on the amount of in-warranty claims you may receive.

### What Type of Replacement 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, in month 25 onward, 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 and may be a different color.

All replacements in the first 24 months of enrollment will be Apple-certified.

### What happens if my device can't be repaired?

In the first 24 months of enrollment, if your device can't be repaired it will be replaced. In month 25 of enrollment and onward, if your device 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.

### 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 C Spire, or a Locked Device Fee if you return your device to us with "Find My" 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 \$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. A Claim Conversion Fee may be charged if you pay the screen only Repair Deductible and other damage is found or if you pay a Repair Deductible and the device is replaced.

### How do I cancel?

You may cancel at any time by calling C Spire at (855) 277-4735. You may receive a refund in accordance with applicable law.