



## Metro<sup>®</sup> by T-Mobile

# Welcome to Premium Handset Protection<sup>®</sup> (PHP) Device Insurance

**Congrats on making a great choice.  
Your device is covered if the unexpected happens.**

### WHAT TO DO NEXT

Everything you need to know about your coverage is in this packet. Please take a moment to review the program benefits, limitations and exclusions, and then store it someplace safe so you can easily refer to it.

If you received this communication electronically, you have the right to request a paper copy and can opt out of electronic delivery of PHP documents and related communications by calling 1-877-307-9216 and providing your mailing address. If you received a paper copy, it's because we were unable to deliver it electronically at this time. However, future communications will be delivered electronically unless you opt out.



### YOUR COVERAGE BENEFITS

**This plan covers your device in case of:**

- Loss
- Theft
- Accidental damage (including liquid damage)
- Mechanical or electrical breakdown\*

\* Mechanical or electrical breakdown is only covered after expiration of the manufacturer's warranty.

Metro by T-Mobile device insurance is underwritten by the companies identified in the enclosed coverage documents. These companies operate under the trade name Assurant.



## Metro<sup>®</sup> by T-Mobile

# Bienvenido a Premium Handset Protection<sup>®</sup> (PHP) Seguro de Dispositivo

**Felicidades por hacer una gran elección.  
Tu dispositivo está cubierto en caso de que suceda lo inesperado.**

### QUÉ HACER AHORA

Todo lo que necesitas saber respecto a tu cobertura se encuentra en este paquete. Toma un momento para revisar los beneficios del programa, así como las limitaciones y exclusiones, y luego guárdalo en un lugar seguro para que puedas consultarlo fácilmente.

Si recibiste esta comunicación electrónicamente, tienes derecho a solicitar una copia impresa y puedes optar por no recibir electrónicamente los documentos de PHP y comunicaciones relacionadas llamando al 1-877-307-9216 y proporcionando tu dirección postal. Si recibiste una copia impresa, es porque no pudimos entregarla electrónicamente en este momento. Sin embargo, las comunicaciones futuras se enviarán electrónicamente a menos que optes por no participar.



### TUS BENEFICIOS DE COBERTURA

**El plan ofrece cobertura para tu dispositivo en caso de:**

- Pérdida
- Robo
- Daño accidental (incluido el daño por líquido)
- Falla mecánica o eléctrica\*

\* Las fallas mecánicas o eléctricas solo están cubiertas después del vencimiento de la garantía del fabricante.

El seguro de dispositivo de Metro by T-Mobile está respaldado por las compañías indicadas en los documentos anexos de cobertura. Estas compañías operan bajo el nombre comercial de Assurant.



## HOW TO FILE A CLAIM AND GET RECONNECTED

- Visit [mymetroclaim.com](https://mymetroclaim.com) to file your claim 24/7. It's easy and convenient for both filing and checking the status of your claim.
- If your device is lost or stolen, call Metro<sup>®</sup> by T-Mobile at 1-888-8metro8 (1-888-863-8768) to suspend your service and protect yourself against unauthorized use.

Once your claim is approved, a replacement device will be shipped via next-business-day delivery, when available, at no additional cost.

**Any replacement device will be a reconditioned model of like kind and quality. If a reconditioned device is unavailable, we'll replace it with a new model of like kind and quality. Device color may vary depending on availability.**



## A FEW TIPS TO MAKE YOUR CLAIM PROCESS EASY

- Only the primary accountholder may file a claim, and it must be done within the time frame indicated on your coverage documents.
- Have the following information handy:
  - › Mobile number, make, model, IMEI, and details about what happened to your damaged or lost device
  - › Contact info, account PIN number, or security question for security purposes (we may ask you for your picture ID in the claims process)
  - › Payment method for deductible
  - › Shipping information (domestic U.S. only)

You may be required to provide additional documentation, such as a proof of loss form, to process your claim.

You may be required to disable the Find My/Find My iPhone feature prior to making a claim and before sending back a claimed device.



## COVERAGE DETAILS

**Coverage Purchased:** Metro by T-Mobile PHP Device Insurance Plan\*\*

**Covered Device:**

**IMEI for Covered Device:**

**Coverage Start Date:** The date you enrolled in the plan

**Coverage End Date:** Automatically renews monthly until canceled by you or us

**Monthly Cost:** See Summary of Program Costs

**Deductible:** See Metro by T-Mobile Insurance Deductible Schedule

**Unrecovered Equipment Fee:** Retail price of the replacement device plus applicable shipping costs

**Maximum Replacement Value:** The lesser of the replacement device or the purchase price of the claimed device, minus your deductible, per approved claim

\*\* Maximum of two approved claims in any rolling 12-month period, based on the date of the first replacement or repair. Coverage will terminate when the claim limit is reached. The insurance plan covers the device and the standard charger, standard battery and SIM card (if applicable to your device). Accessories included in the original device packaging are covered in the event of an incident simultaneously affecting both the device and the accessory. Damaged devices must be returned within 15 days of receiving the replacement device; otherwise, you'll be charged the unrecovered equipment fee no greater than the value of the replacement device. Certain losses are not covered; see coverage documents for details.

All trademarks are the property of their respective owners.



## CÓMO PRESENTAR UN RECLAMO Y RECONECTARTE

- Visita [mymetroclaim.com](https://mymetroclaim.com) para presentar tu reclamo las 24 horas del día, los 7 días de la semana. Es fácil y conveniente tanto para presentar tu reclamo como para verificar el estado del mismo.
- Si pierdes o te roban tu dispositivo, llama a Metro® by T-Mobile al 1-888-8metro8 (1-888-863-8768) para suspender tu servicio y protegerte contra el uso no autorizado.

Una vez que tu reclamo sea aprobado, te enviaremos un dispositivo de reemplazo con entrega al siguiente día hábil, cuando esté disponible, sin costo adicional.

**Todo dispositivo de reemplazo será un modelo reacondicionado de tipo y calidad similares. Si no se encuentra disponible un dispositivo reacondicionado, el reemplazo se hará con un dispositivo nuevo de clase y calidad similares. El color del dispositivo puede variar según la disponibilidad.**



## ALGUNOS CONSEJOS PARA FACILITAR TU PROCESO DE RECLAMO

- Solo el titular de la cuenta puede presentar un reclamo, y debe realizarse conforme al plazo indicado en tus documentos de cobertura.
- Ten la siguiente información a mano:
  - › Número de teléfono móvil, fabricante, modelo, IMEI y descripción de lo que le ocurrió a tu dispositivo dañado o perdido
  - › Información de contacto, número PIN de la cuenta o la pregunta de seguridad por razones de seguridad (es posible que te pidamos tu identificación con foto en el proceso de reclamo)
  - › Medio de pago para el deducible
  - › Información de envío (solo EE. UU. doméstico)

Es posible que se te solicite proporcionar documentación adicional, como un formulario de prueba de pérdida, para procesar tu reclamo.

Es posible que debas deshabilitar la función Encontrar/Encontrar mi iPhone antes de realizar un reclamo y antes de devolver un dispositivo que tiene un reclamo.



## DETALLES DE COBERTURA

**Cobertura adquirida:** Plan de Seguro de Dispositivo PHP de Metro by T-Mobile\*\*

**Dispositivo cubierto:**

**IMEI de dispositivo cubierto:**

**Fecha de inicio de la cobertura:** La fecha en que te inscribiste en el plan

**Fecha de finalización de la cobertura:**

Se renueva automáticamente cada mes hasta que tú o nosotros lo cancelemos

**Costo mensual:** Consulta el resumen de costos del programa

**Deducible:** Consulta el listado de deducibles de seguro de Metro by T-Mobile

**Tarifa por equipo no recuperado:** Precio minorista del dispositivo de reemplazo más los costos de envío aplicables

**Valor máximo de reemplazo:** El menor del dispositivo de reemplazo o el precio de compra del dispositivo reclamado, menos tu deducible, por reclamo aprobado

\*\* Máximo de dos reclamos autorizados dentro un período consecutivo de 12 meses basado en la fecha del primer reemplazo o reparación. La cobertura concluirá una vez que alcances tu límite de reclamos. El plan de seguro cubre el dispositivo y el cargador estándar, la batería estándar y la tarjeta SIM (según corresponda a tu dispositivo). Los accesorios incluidos en el empaque del dispositivo original están cubiertos en el caso de un incidente que afecte simultáneamente tanto al dispositivo como al accesorio. Los dispositivos dañados deben devolverse dentro de los primeros 15 días una vez recibido el dispositivo de reemplazo; de lo contrario, se te cobrará la tarifa de equipo no recuperado no mayor que el valor del dispositivo de reemplazo. Ciertas pérdidas no están cubiertas; consulta los documentos de cobertura para conocer los detalles.

Todas las marcas registradas son propiedad de sus respectivos dueños.



# Metro<sup>®</sup> by T-Mobile PHP Device Insurance

For customers with area codes from all states except NY

## Summary of Program Costs (Plus Tax, if Applicable)

	Device Tier					
	1	2	3	4	5 & BYOD	6
<b>Monthly Charge per Device</b>	\$2		\$3		\$9	
Insurance Deductible per Approved Claim	\$20	\$50	\$60	\$120	\$200	\$275

Claim limits apply. Please refer to your insurance coverage documents for details. When you receive a replacement device, you must return your damaged or malfunctioning device within 15 days of receipt of your replacement device. If you don't return the device, you'll be charged an unrecovered equipment fee for the retail price of the replacement device plus applicable shipping costs.

Device tier may be determined by device storage capability. As your device depreciates, it may be classified under another tier and your deductible would be adjusted accordingly.

**Refer to the next page to find your device make and model, and corresponding device tier and deductible, or visit [mymetroclaim.com/deductible](https://mymetroclaim.com/deductible).**

All trademarks are the property of their respective owners.

CL12641\_NW\_INS-0522  
© 2022 Assurant, Inc.





# Metro<sup>®</sup> by T-Mobile

## Seguro de Dispositivo PHP

Para clientes con códigos de área de todos los estados excepto NY

### Resumen de costos del programa (más impuestos, si corresponde)

	Nivel de dispositivo					
	1	2	3	4	5 y BYOD	6
Cargo mensual por dispositivo	\$2		\$3		\$9	
Deducible de seguro por reclamo aprobado	\$20	\$50	\$60	\$120	\$200	\$275

Se aplican límites de reclamo. Consulta tus documentos de cobertura de seguro para más detalles. Cuando recibas un dispositivo de reemplazo, debes devolver tu dispositivo dañado o en mal funcionamiento en un plazo de 15 días desde la recepción de tu dispositivo de reemplazo. Si no devuelves el dispositivo, se te cobrará una tarifa por equipo no recuperado por el precio minorista del dispositivo de reemplazo más los costos de envío aplicables.

El nivel del dispositivo puede determinarse por la capacidad de almacenamiento del dispositivo. Conforme tu dispositivo se deprecia, puede que esté clasificado bajo otro nivel y tu deducible se ajustaría en consecuencia.

**Consulta la página siguiente para encontrar la marca y el modelo de tu dispositivo, y el nivel de dispositivo y deducible correspondiente, o visita [mymetroclaim.com/deductible](https://mymetroclaim.com/deductible).**

All trademarks are the property of their respective owners.

CL12641\_NW\_INS-0522  
© 2022 Assurant, Inc.



	Device Tier					
	1	2	3	4	5 & BYOD	6
Insurance Deductible per Approved Claim (Plus Tax, if Applicable)	\$20	\$50	\$60	\$120	\$200	\$275

Find your device tier below, which applies to your monthly premium and deductible. If you don't see it, visit:



[mymetroclaim.com/deductible](https://mymetroclaim.com/deductible)

Alcatel	Tier	Franklin	Tier	Q1	Tier
GO FLIP™ GO FLIP™ 3 GO FLIP™ 4 4G LINKZONE™ LINKZONE™ 2	1	Pintrac Pet Tracker JEXtream RG2100 5G Mobile Hotspot	1 3	Schok Flip	1
JOY TAB™ 2 T-Mobile REVVL4	2	<b>Google</b>		<b>Samsung</b>	
T-Mobile REVVL4+	3	Pixel 6a	4	Galaxy A02s Galaxy A10e Galaxy A11	2
T-Mobile REVVL 5G	4	<b>HMD</b>		Galaxy A03 Galaxy A12 Galaxy A13 LTE Galaxy A13 5G Galaxy A14 5G Galaxy A21 Galaxy A32 5G Galaxy Tab A7 Lite	3
<b>ANS</b>		Nokia C210	2	Galaxy A23 5G Galaxy A51 5G Galaxy A52 5G Galaxy A53 Galaxy A54 5G Galaxy Chromebook Go	4
Hot Pepper Tabasco	1	Nokia G310 5G Nokia G400 5G Nokia X100	3	Galaxy GS10e Galaxy GS21 FE 5G Galaxy S20 FE 5G	5
Wiko Voix	2	<b>Konnectone</b>		Galaxy GS10+ Galaxy S20 5G Galaxy Note 10+ 5G	6
<b>Apple®</b>		MetroSMART Ride® Moxee Tablet 2	2	<b>TCL</b>	
iPhone® SE iPhone® SE3	4	<b>LG</b>		Flip Go	1
iPhone® 8 iPhone® XR iPhone® 11 iPhone® 12 Mini iPhone® 14	5	Aristo™ 4+ Aristo™ 5 K20™ Plus K51™	2	20 XE Ion X FamilyConnect™ 4G TAB 8 LE TIMEX FamilyConnect	2
iPhone® X iPhone® XS iPhone® XS Max iPhone® 8 Plus iPhone® 11 Pro iPhone® 11 Pro Max iPhone® 12 iPhone® 12 Pro iPhone® 12 Pro Max iPhone® 13 iPhone® 13 Mini iPhone® 13 Pro iPhone® 13 Pro Max iPhone® 14 Plus iPhone® 14 Pro iPhone® 14 Pro Max iPhone® 15 iPhone® 15 Plus iPhone® 15 Pro iPhone® 15 Pro Max	6	G Pad 5™ K40™ Stylo™ 6 Q7+™	3 4	30 XE 5G Stylus 5G TAB 10 5G	3
<b>Coolpad</b>		<b>Motorola</b>		<b>Wingtech</b>	
Defiant™ Snap™ MetroSMART Hotspot™	1	e <sup>6</sup> g play moto g play moto g pure moto g stylus T-Mobile REVVLRY	2	Hotspot HS1	1
Legacy™	3	e <sup>5</sup> plus g <sup>7</sup> play g <sup>7</sup> power moto g power moto g power 5G moto g 5G one 5G ACE	3	T-Mobile REVVL V T-Mobile REVVL 6 5G T-Mobile REVVL 6X 5G	2
<b>Foxxd™</b>		moto g stylus 5G moto razr 5G	4	T-Mobile REVVL V+ 5G T-Mobile REVVL 6 PRO 5G T-Mobile REVVL 6X PRO 5G T-Mobile REVVL TAB 5G	3
Miro™	1	<b>OnePlus</b>			
		Nord N10 5G Nord N20 5G Nord N30 5G Nord N100 Nord N200 Nord N300 5G	3		

Claim limits apply. Please refer to your insurance coverage documents for details.  
All marks associated with the devices listed herein are the property of their respective owners.

# Listado de Deducibles de Seguro

Deducible de seguro por reclamo aprobado (más impuestos, si corresponde)	Nivel de dispositivo					
	1	2	3	4	5 y BYOD	6
	\$20	\$50	\$60	\$120	\$200	\$275

Busca el nivel de tu dispositivo a continuación, que se aplica a tu prima mensual y deducible. Si no lo encuentras, visita:



[mymetroclaim.com/deductible](https://mymetroclaim.com/deductible)

Alcater	Nivel	Franklin	Nivel	Q1	Nivel
GO FLIP™ GO FLIP™ 3 GO FLIP™ 4 4G LINKZONE™ LINKZONE™ 2	1	Pintrac Pet Tracker	1	Schok Flip	1
JOY TAB™ 2 T-Mobile REVVL4	2	JEXtream RG2100 5G Mobile Hotspot	3	<b>Samsung</b>	
T-Mobile REVVL4+	3	<b>Google</b>		Galaxy A02s Galaxy A10e Galaxy A11	2
T-Mobile REVVL 5G	4	Pixel 6a	4	Galaxy A03 Galaxy A12 Galaxy A13 LTE Galaxy A13 5G Galaxy A14 5G Galaxy A21 Galaxy A32 5G Galaxy Tab A7 Lite	3
<b>ANS</b>		<b>HMD</b>		Galaxy A23 5G Galaxy A51 5G Galaxy A52 5G Galaxy A53 Galaxy A54 5G Galaxy Chromebook Go	4
Hot Pepper Tabasco	1	Nokia C210	2	Galaxy GS10e Galaxy GS21 FE 5G Galaxy S20 FE 5G	5
Wiko Voix	2	Nokia G310 5G Nokia G400 5G Nokia X100	3	Galaxy GS10+ Galaxy S20 5G Galaxy Note 10+ 5G	6
<b>Apple®</b>		<b>Konnectone</b>		<b>TCL</b>	
iPhone® SE iPhone® SE3	4	MetroSMART Ride® Moxee Tablet 2	2	Flip Go	1
iPhone® 8 iPhone® XR iPhone® 11 iPhone® 12 Mini iPhone® 14	5	<b>LG</b>		20 XE Ion X FamilyConnect™ 4G TAB 8 LE TIMEX FamilyConnect	2
iPhone® X iPhone® XS iPhone® XS Max iPhone® 8 Plus iPhone® 11 Pro iPhone® 11 Pro Max iPhone® 12 iPhone® 12 Pro iPhone® 12 Pro Max iPhone® 13 iPhone® 13 Mini iPhone® 13 Pro iPhone® 13 Pro Max iPhone® 14 Plus iPhone® 14 Pro iPhone® 14 Pro Max iPhone® 15 iPhone® 15 Plus iPhone® 15 Pro iPhone® 15 Pro Max	6	Aristo™ 4+ Aristo™ 5 K20™ Plus K51™ G Pad 5™ K40™ Stylo™ 6 Q7+™	2 3 4	30 XE 5G Stylus 5G TAB 10 5G	3
<b>Coolpad</b>		<b>Motorola</b>		<b>Wingtech</b>	
Defiant™ Snap™ MetroSMART Hotspot™	1	e6 g play moto g play moto g pure moto g stylus T-Mobile REVVLRY	2	Hotspot HS1	1
Legacy™	3	e5 plus g7 play g7 power moto g power moto g power 5G moto g 5G one 5G ACE	3	T-Mobile REVVL V T-Mobile REVVL 6 5G T-Mobile REVVL 6X 5G	2
<b>Foxxd™</b>		moto g stylus 5G moto razr 5G	4	T-Mobile REVVL V+ 5G T-Mobile REVVL 6 PRO 5G T-Mobile REVVL 6X PRO 5G T-Mobile REVVL TAB 5G	3
Miro™	1	<b>OnePlus</b>			
		Nord N10 5G Nord N20 5G Nord N30 5G Nord N100 Nord N200 Nord N300 5G	3		

Se aplican límites de reclamos. Consulta tus documentos de cobertura del seguro para más detalles.

Todas las marcas asociadas con los dispositivos que se indican en este documento son propiedad de sus respectivos dueños.

# AMERICAN SECURITY INSURANCE COMPANY

A Stock Insurance Company

Administrative Office: 11222 Quail Roost Drive, Miami, FL 33157-6596 • 305.253.2244

## CERTIFICATE OF INSURANCE

### INSURING AGREEMENT

We agree to provide coverage for Your technology that is eligible and enrolled for coverage, subject to the terms and conditions set forth in this Certificate, the Master Policy, Your Coverage Confirmation, and any endorsements attached to this Certificate.

A copy of the Master Policy under which this Certificate is issued is available for Your inspection by contacting Us at: 1-800-316-2075.

### DEFINITIONS

**Accessories** are those items included with Your Insured Product purchase. These may include for smartphones, the device battery, wall charger, and USB charging cable. Accessories are eligible for coverage only when claimed as part of an Insured Product's reported Loss.

**Accidental Damage from Handling ("ADH")** means an unexpected and unintentional external event that results in physical damage to the Insured Product. The damage shall be beyond Your control or the control of anyone You entrusted with the Insured Product. ADH coverage only applies to operational or mechanical failures such as drops and damage caused by liquid contact.

**Consumer Software** is software applications, branded by the Insured Product manufacturer, including but not limited to word processing, worksheets, and presentation software.

**Coverage Confirmation** is Your receipt, proof of purchase, service agreement, or comparable documentation that indicates Your enrollment.

**Device Profile (if applicable)** means the personal user account You create with Us to register and manage Your Insured Product(s) and view the details of Your Coverage Confirmation.

**Group** means the Product Owners who enroll in and We accept for coverage under the Master Policy.

**Insured Product(s)** means Your eligible Metro PCS device(s) on network, listed on Your Coverage Confirmation, or any eligible device registered by You and approved by Us. Insured Product includes Accessories coverage. In addition, at Our discretion, coverage may extend to any replacement device provided by the device seller, the manufacturer, or Us, as well as any subsequent upgrade device purchased or leased by You and registered with and approved by Us as an Insured Product.

**Loss** means an occurrence of a covered claim event, including but not limited to continuous or repeated exposure to substantially the same general harmful conditions to the Insured Product, while this Certificate is in force.

**Malware** means any program, applications, scripts or code intended to contaminate data or damage an Insured Product's

hardware or software. It includes but is not limited to any of the following: self-replicating viruses, worms, trojans, logic bombs, spyware or other malware. It does not mean defect or programming errors, such as the inability of a program to process any naturally occurring calendar date.

**Manufacturer** means the entity that produced and supports Your Insured Product.

**Master Policyholder ("Policyholder")** means Metro PCS, the organization that holds the Master Policy under which We issued this Certificate.

**Mechanical and Electrical Breakdown ("Hardware Services")** means the failure of the Insured Product due to a defect in materials and workmanship when operated according to the manufacturer's instructions. Mechanical and Electrical Breakdown does not include Accessories coverage.

**Mysterious Disappearance** means the vanishing of the Insured Product without either Your or the authorized user's knowledge as to place, time, or manner.

**Pre-existing Condition(s)** means failures or defects with an Insured Product which You should have reasonably known to be present before coverage begins under this Certificate.

**Premium** means the amount You pay or paid for this coverage as listed on Your Coverage Confirmation.

**Product Owner, You, and Your** mean the person or entity whose Insured Product(s) is/are covered by this Certificate.

**Theft** means the unlawful taking or removing of the Insured Product without Your consent and with the intent to deprive You of the Insured Product. This includes burglary and robbery.

**We, Us, and Our** mean American Security Insurance Company.

### PREMIUM PAYMENT

A monthly Premium as listed on Your Coverage Confirmation will be charged to Your billing account on record.

	Premium per Insured Product		
	Tier 1	Tier 2	Tier 3
Premium Charge	\$2	\$2	\$3
	plus applicable tax	plus applicable tax	plus applicable tax
	Tier 4	Tier 5	Tier 6
	\$3	\$9	\$9
	plus applicable tax	plus applicable tax	plus applicable tax

## WHEN COVERAGE BEGINS AND ENDS

If You purchase this coverage at the same time You purchase Your Insured Product(s), this Certificate begins the date You enroll for coverage.

If You purchase this coverage on a date later than the date You purchased Your connected Insured Product, this Certificate takes effect upon Our inspection of the connected device and Our acceptance of Your registration.

If an Insured Product changes due to a replacement by the device seller, the manufacturer, or Us or due to a device upgrade, coverage ceases on the existing Insured Product and begins on the replacement/upgrade device when You activate the replacement device on the Policyholder's network.

To be eligible for coverage under this Certificate, You must be a member of the Group. Your coverage under this Certificate begins upon Our approval. If approved, Your coverage is retroactive to the coverage start date.

We reserve the right to deny coverage for any device that You do not register or that We do not approve as an Insured Product. Should We disapprove Your coverage, We will notify You in writing within thirty (30) days and refund to You any Premium paid.

Your coverage start date, term, end date, Premium, deductibles, and other coverage specifics are listed on Your Coverage Confirmation.

For those who purchase month to month coverage or a renewable term option (when offered), You also must be an active customer of the Policyholder to be covered under this Certificate. In addition, coverage under this Certificate is continuous until either cancelled or not renewed by either You or Us.

## WHAT IS COVERED

We will cover the Insured Product(s) against direct, and sudden Loss, caused by Theft, Mysterious Disappearance, ADH, as well as any Mechanical and Electrical Breakdown that occurs after the expiration of the manufacturer's warranty.

During the coverage term, We also may provide You with other services specific to Your Insured Product(s). These limited benefits may include (but are not limited to) device support, content backup and security services, claims management tools, alternative servicing and upgrade options, or promotions. Certain features of these services may not be available on or compatible with all device types.

## WHAT IS NOT COVERED

We will not pay a claim due to:

1. The setup, installation, or any data restoration of the Insured Product or the provisioning of equipment during Your service event. This includes the removal or disposal of any Insured Product replaced under this Policy.

2. Damage caused by:
  - a. Misuse, reckless, abusive, willful or intentional conduct associated with handling and use of the Insured Product, including vandalism;
  - b. Exposure to environmental or weather conditions (including rust or corrosion);
  - c. Acts of God, or other external causes except as described in What Is Covered; or
  - d. Service performed by anyone not authorized by the manufacturer or Us.
3. Operating the Insured Product outside the permitted or intended use as described by the manufacturer.
4. An Insured Product with an altered, defaced, or removed serial number, or an Insured Product modified to alter its functionality or capability without the manufacturer's written permission.
5. Coverage only applies to an Insured Product returned to Us in its entirety (excludes Theft or Mysterious Disappearance).
6. Neglect, including when required maintenance and/or cleaning are not performed as specified by the manufacturer.
7. Damage related to any Malware.
8. Damage to Your data, either inputted, stored on, connected to, or processed by Your Insured Product. This includes third party software/applications, messages, emails, documents, passwords, photos, videos, music, ringtones, maps, books or magazines, and games.
9. Cosmetic damage, including but not limited to scratches and dents that do not otherwise affect the functionality of the Insured Product.
10. Damage caused by normal wear and tear or which is otherwise due to the normal aging of the Insured Product.
11. Pre-existing Conditions or defects that are subject to a manufacturer's warranty or recall.
12. Support for software other than the native Consumer Software or any Manufacturer-branded software designated as "beta", "prerelease," or "preview"; third party applications and their interaction with the Insured Product; or server-based applications.
13. Issues that could be resolved with a software upgrade.
14. Any intentional dishonest, fraudulent or criminal act by You, any authorized user, anyone You entrust with the Insured Product, or anyone else with an interest in the Insured Product for any purpose, whether acting alone or in collusion with others.

15. Voluntary parting with the Insured Product by You or anyone entrusted with the Insured Product, including if induced to do so by any fraudulent scheme, trick, device or false pretense.
  16. Illegal trade or confiscation by any governmental authority.
  17. Any liability for damage arising from delays or any consequential damages due to a claim.
  18. Depreciation or obsolescence.
  19. Claims to property held in inventory or held as stock in trade.
  20. Any other act or result not described as covered under this Certificate.
  21. Mechanical and Electrical Breakdown that occurs during the manufacturer's warranty.
7. Follow the instructions We give You:
    - a. For Mechanical and Electrical Breakdown or ADH Loss, this may include unlocking Your device, turning off device location features, resetting the Insured Product to factory settings, removing Your data/mobile wallet/registration from the Insured Product, refraining from sending Us devices and Accessories that are not subject to repair or replacement, and packing the Insured Product according to Our shipping instructions.
    - b. For Theft or Mysterious Disappearance Loss, this may include, enabling the security features on the Insured Product prior to the Loss and turning on lost mode as instructed during the claim process.
  8. For Loss due to Theft or Mysterious Disappearance, a report of such Loss must be made when instructed by Us to do so:
    - a. To the applicable police authority with jurisdiction; and
    - b. As soon as reasonably possible.

### YOUR RESPONSIBILITIES

To file a claim or request support, You agree to comply with each of the terms listed below.

1. Back up all software and data that resides on Your Insured Product(s). DURING A CLAIM EVENT, WE MAY DELETE THE INSURED PRODUCT'S CONTENT AND REFORMAT THE STORAGE MEDIA. We will return Your Insured Product or provide a similar replacement as originally configured by the manufacturer, subject to applicable updates. You will be responsible for restoring all other software programs, data, and passwords.
  2. Notify Your service provider of any Loss due to Theft or Mysterious Disappearance (when applicable).
  3. Update software to currently published releases prior to seeking service.
  4. As part of a claim or request for support, provide information about the symptoms and causes of the issues with the Insured Product.
  5. Respond to requests for information, including but not limited to Your identification and proof of Insured Product ownership, the Insured Product's serial number, model, version of the operating system and software installed, any peripheral devices connected or installed on the Insured Product, any error messages displayed, the actions which were taken before the Insured Product experienced the issue and the steps taken to resolve the issue.
  6. Provide Us a detailed description of the actual event should We ask You for an explanation of where and when the Loss occurred. We will deny the claim event if You fail to pay any applicable deductible as described below or fail to provide information relating to the failure or damage when asked.
9. Submit to an examination under oath as well as an examination of the Insured Product either by Us or Our authorized servicer, if requested.
  10. **Do not open the Insured Product as resulting damage is not covered by this Certificate. Only We, the Manufacturer, or an authorized servicer approved by Us should perform service on the Insured Product.**
  11. You are responsible to protect the Insured Product from further damage and comply with the manufacturer's permitted and intended use.

Failure to report the Loss or file a Proof of Loss as stated above may result in a denial of a claim under this Certificate.

### HOW TO FILE A CLAIM AND REQUEST SUPPORT

All claims for service must be reported as soon as reasonably possible. This Certificate covers only those claims reported within ninety (90) days of the date of the Loss.

We may subcontract or assign delivery for elements of Our obligations under this Certificate to third parties, including the Manufacturer, when applicable; however, this does not relieve Us of Our obligations under this Certificate.

**To file a claim or request support, visit Us at [www.mymetroclaim.com](http://www.mymetroclaim.com) or contact Us at 1-800-316-2075.** We will assist You to diagnose any technical difficulties that may exist with Your Insured Product. To the extent that Our diagnosis confirms a covered Loss, We will process Your claim and arrange for a repair or replacement service as defined below.

We will use new, refurbished, or recertified parts or replacements for any hardware benefit under this Certificate that is of like kind and quality to the Insured Product.

## REPAIR OPTIONS

Should We choose to repair Your Insured Product, We will setup service with an authorized servicer/repair center determined by Us based on Your location, the Insured Product's equipment type, and service purchased. Our repair options include:

1. If We determine that the Insured Product requires in-home/on-site service, We will repair the Insured Product at Your location where available. An adult (of legal age) must be present at the time of repair. Should We determine during the repair visit that We need to repair Your Insured Product elsewhere, We will transport it to and from Our repair center.
2. If the Insured Product qualifies for carry-in service, We either will setup a claim for the repair to be performed at an authorized repair center of Our choosing or arrange for You to take the Insured Product for service and reimburse to You the cost for the repair (with applicable receipt) up to the Maximum Coverage Per Claim. You must contact Us to receive a repair authorization prior to service. You may be responsible for transporting the Insured Product to/from the repair center and assume any corresponding cost.
3. If We determine that the Insured Product is eligible for mail-in service, We will send You a prepaid shipping label (and, if needed, packaging material) to ship the Insured Product to an authorized repair center according to the instructions provided by Us. Once service is complete, We will return the Insured Product to You.

## REPLACEMENT OPTIONS

Should We choose to replace the failed or damaged Insured Product because either We are unable to repair it, or the repair cost exceeds the current retail replacement value of Your Insured Product, We, at Our option, will either:

1. Replace the Insured Product with a new, refurbished, or recertified device that is of like kind and quality to the Insured Product. While We will try to accommodate specific replacement preferences, this request is not guaranteed. The price of the replacement device will not exceed the Maximum Coverage Per Claim;
2. Issue a cash credit equal to the value of the replacement device, not to exceed the Maximum Coverage Per Claim. The cash credit, with Your authorization, will be deposited in Your account with the Policyholder to pay the balance due on the claimed device or may be used by You toward the purchase of any eligible replacement device of Your choice or used to upgrade to another device; or
3. Provide a settlement equal to the value of the replacement device, not to exceed the Maximum Coverage Per Claim.

For advanced replacement, We may require a credit card authorization or other method as security for the retail price of the replacement device plus applicable shipping costs. We will ship a replacement device to You with setup instructions and directions to return the claimed device, when required. If You return the claimed device as instructed, We will cancel the credit card authorization. If You fail to return the claimed device as instructed or return a claimed device or part that is ineligible for coverage, We will charge the credit card for the authorized amount.

If You are not able to provide a credit card authorization when required, this advanced replacement option may not be available, and We will offer to You an alternative service option.

When You receive either the replacement device, cash credit, or settlement, the damaged device becomes Our property should We choose to take possession at Our sole discretion.

You may be responsible for transporting Your claimed device to Us and assume any subsequent travel or shipping costs such as express or expedited shipping, or any reshipping expenses.

We reserve the right to change the method by which We provide repair or replacement service to You, as well as an Insured Product's eligibility to receive a particular method of service.

## LIMITS OF LIABILITY

A Maximum Coverage Per Claim is the lesser of the replacement value of the Insured Product or the original Insured Product purchase price, less any applicable deductible, that applies to each device repair or replacement ("Maximum Coverage Per Claim").

In addition, the following maximum limits apply:

The maximum number of repairs or replacements under this Certificate is two (2) during any rolling twelve (12) month period beginning with the date of the first repair or replacement. No further repairs or replacements will be provided. The second (2nd) replacement shall constitute fulfillment of Our obligations under this Certificate and Your coverage will cancel.

## TERRITORY

The service options and deductibles listed herein for Insured Product repairs or replacements are available for claim events within the United States. Claim events that occur outside the United States or its territories must be reported and processed in the United States.

Service will be limited to those options available (if any) from Us in the country where You request it. Service options, parts availability, response times, and costs may vary according to country. In addition, We may repair or replace the Insured Product or its parts with a comparable device or parts that comply with the local standards of the countries where You request service.

If service is not available in the country where You request it, You are responsible for complying with all applicable import and export laws and regulations.

### DEDUCTIBLES

You will be assessed a non-refundable deductible each time a repair or replacement is complete.

Deductible Schedule:

	Per Repair or Replacement		
	Tier 1	Tier 2	Tier 3
Deductible	\$20	\$50	\$60
	plus applicable tax	plus applicable tax	plus applicable tax
	Tier 4	Tier 5	Tier 6
	\$120	\$200	\$275
	plus applicable tax	plus applicable tax	plus applicable tax

### SUBROGATION

If We become liable for payment under this Certificate, You will:

1. Assign to Us Your rights of recovery against any:
  - a. person; or
  - b. organization;
2. Give Us whatever assistance that:
  - a. is in Your power; and
  - b. We require to secure such rights; and
3. Do nothing after the Loss to prejudice Our rights.

### ASSIGNMENT

This Certificate may not be assigned to another person or entity without Our written consent. We will have no liability under this Certificate in the case of assignment without such written consent.

### LEGAL ACTION AGAINST US

No legal action may be brought against Us unless:

1. There has been full compliance with all of the terms and conditions of this Certificate; and
2. The action is brought within two (2) years after You have knowledge of the Loss.

### CANCELLATION

You may cancel coverage under this Certificate at any time for any reason by contacting the Policyholder or Us at 1-888-863-8768. We will refund to You any unearned Premium paid on a pro-rata basis as of the cancellation date.

We or the Policyholder may cancel the Master Policy under which this Certificate originates by delivering notice to You at least thirty (30) days before the coverage cancellation date.

We may cancel the coverage under this Certificate due to the following circumstances:

1. Cancel immediately either for nonpayment of Premium, if You no longer maintain active service with the Policyholder or are no longer a member of the Group, or if You exhaust Your claim limits. Should You no longer have any benefit available, We will send You notice within thirty (30) days from when You exhaust Your claim limits.
2. Cancel with thirty (30) days notice for discovery of fraud or material misrepresentation by You or any authorized user in obtaining coverage or in the presentation of a claim under the Certificate.

Notice of Cancellation, when required, will be by mail or delivered through electronic communication at Your last known mailing or electronic address on file with Us and will advise You of the reason for coverage cancellation and the cancellation effective date. Proof of mailing or electronic communication will be sufficient proof of notice.

Any unearned Premium paid by You at time of cancellation will be calculated pro-rata and refunded to You.

### CHANGES AND RENEWALS

This Certificate originally issued to You will remain in effect while Your coverage is in force.

Should We change the terms of the Certificate, We may do so by providing You with at least thirty (30) days notice. This notice will include a revised Certificate, endorsement, brochure, or other evidence indicating a change in the terms and conditions as well as a summary of any material changes. You may cancel coverage at any time. If You pay the coverage Price after this notification, You agree to these changes.

For those who purchase either a month-to-month or other renewable term option, We have the right to non-renew coverage under this Certificate with thirty (30) days advance written notice to You.

For all other coverage terms, prior to the coverage end date, We at Our option, may choose to offer You a renewal of coverage under this Certificate. However, We are not obligated to do so. We also are not obligated to accept a coverage renewal tendered by You.

### TRANSFER

Coverage under this Certificate is not transferable to another individual or entity.

## OTHER CONDITIONS

1. If You provide Your electronic address to Us or the Policyholder as part of Your enrollment, We may electronically deliver all notices, documents and communications related to Metro PHP to Your electronic address. You may opt out of electronic communication at any time.
2. We may choose to offer promotions from time-to-time under this Certificate valued up to the limits regulated under state law.

## ARBITRATION

**Read the following arbitration provision carefully. It limits certain rights, including Your right to obtain relief or damages through court action.**

To begin Arbitration, either You or We must make a written demand to the other party for arbitration. The Arbitration will take place before a single arbitrator. It will be administered in keeping with the Expedited Procedures of the Consumer

Arbitration Rules (“Rules”) of the American Arbitration Association (“AAA”) in effect when the claim is filed. You may get a copy of these AAA’s Rules by contacting AAA at 1633 Broadway, 10th Floor, New York, NY 10019 or visiting [www.adr.org](http://www.adr.org). We will advance to you all or part of the fees of the AAA and of the arbitrator. Unless You and We agree otherwise, the arbitration will take place in the county and state where You live. The Federal Arbitration Act, 9 U.S.C. § 1, et seq., will govern and no state, local or other arbitration law will apply. YOU AGREE AND UNDERSTAND THAT this arbitration provision means that You give up Your right to go to court on any claim covered by this provision. You also agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. Please refer to the State Disclosures section of this Contract for any added requirements in Your state. In the event this Arbitration provision is not approved by the appropriate state regulatory agency, and/or is stricken, severed, or otherwise deemed unenforceable by a court of competent jurisdiction, You and We specifically agree to waive and forever give up the right to a trial by jury. Instead, in the event any litigation arises between You and Us, any such lawsuit will be tried before a judge, and a jury will not be impaneled or struck.

# American Security Insurance Company

A Stock Insurance Company

Administrative Office: 11222 Quail Roost Drive, Miami, FL 33157-6596 • 305.253.2244

## MANDATORY AMENDATORY ENDORSEMENT FLORIDA

### THIS ENDORSEMENT AMENDS THE CERTIFICATE. PLEASE READ IT CAREFULLY.

Under **HOW TO FILE A CLAIM AND REQUEST SUPPORT**, the following wording is added:

If the Insured Product suffers a Loss, We will, at Our option, repair or replace the Insured Product within twenty (20) days of receipt of Proof of Loss. If You does not agree with Our claims determination, You will receive the benefit You are entitled to receive within twenty (20) days after:

1. a final agreement is reached between You and Us;
2. a final judgment is entered against Us; or
3. an appraisal award is entered in Your favor.

In the event of a Loss, We will not repair or replace the Insured Product unless Our cost will exceed the deductible applicable to the covered Loss.

Under **LEGAL ACTION AGAINST US**, the provision is deleted and replaced with the following:

### LEGAL ACTION AGAINST US:

No legal action may be brought against Us unless:

1. there has been full compliance with all of the terms and conditions of this Certificate; and
2. the action is brought within five (5) years after You have knowledge of the Loss.

Under **CANCELLATION**, the provision is deleted and replaced with the following:

### CANCELLATION

You may cancel coverage under this Certificate at any time for any reason by contacting the Policyholder or Us at 1-888-863-8768. We will refund to You any unearned Premium paid on a pro-rata basis as of the cancellation date.

1. We may cancel this Certificate by mailing or delivering written notice stating the reason for cancellation to Your mailing or electronic address last known to Us, including the effective date of cancellation at least:
  - a. ten (10) days before the effective date of cancellation if We cancel for nonpayment of premium; or
  - b. twenty (20) days before the effective date of cancellation if We cancel for any other reason when the Certificate has been in effect for less than ninety (90) days.

If We cancel, proof of mailing or electronic communication will be sufficient proof of notice. We will calculate any unearned premium as of the effective date of cancellation and pay any applicable pro-rata refund to You.

2. If this Certificate has been in effect for more than ninety (90) days, We may cancel only for one or more of the following reasons:
  - a. nonpayment of premium by You;
  - b. material misrepresentation;
  - c. failure to comply with Our underwriting requirements;
  - d. substantial change in risk; or
  - e. when cancellation or nonrenewal applies to all insureds within a given class.
3. Notice will be given:
  - a. ten (10) days prior to cancellation for nonpayment of premium; or
  - b. forty-five (45) days prior to cancellation for any other reason.

Coverage under this Certificate will terminate on the earlier of:

1. the date of the Policy cancellation; or
2. when You are no longer a member of the covered Group.

Under **ARBITRATION**, the provision is hereby deleted and replaced with the following:

**APPRAISAL:**

If You and We fail to agree on the value of the Insured Product or the means of satisfaction of Loss, either party may make written demand for an appraisal on such value of the Insured Product or the means of satisfaction of Loss. If demand for an appraisal is requested, each party shall select a competent and disinterested appraiser within twenty (20) days from the date of the written demand. The appraisers will then select an umpire. In the event the appraisers cannot agree on an umpire within fifteen (15) days, You or We may request that the selection of the umpire be made by a judge of a court having jurisdiction. Each appraiser will determine the value of the Insured Product or the means of satisfaction of Loss. If the determinations made by the appraisers are not the same, then each appraiser will submit his value of the Insured Product or the means of satisfaction of Loss to the umpire. A decision agreed to by any two will determine the value of the Insured Product or the means of satisfaction of Loss. Each party will: (i) pay for its chosen appraiser and (ii) bear the expenses of the appraisal and the umpire equally.

**ALL OTHER TERMS AND CONDITIONS OF THE CERTIFICATE REMAIN THE SAME.**

## FLORIDA NOTICE

Customer Inquiry: Should you have an inquiry about coverage or to obtain assistance in resolving a complaint, you may contact the company by calling this telephone number:

(305) 253-2244

N3082-0992

N3082Z.DOC-0599

---