

SUMMARY OF COVERAGE - ADVANCED DEVICE INSURANCE

This summary outlines certain terms, conditions and limitations of your Advanced Device Insurance Program ("Program"). It does not include all terms, conditions and limitations of the Program. You may view all Program terms, conditions and limitations at www.mydeviceprotection.com. You may also request a copy of all Program terms, conditions and limitations by calling **844-225-6335**. All Program terms, conditions and limitations are incorporated herein in their entirety. Your payment of the Monthly Subscriber Fee described below constitutes your consent and agreement to all Program terms, conditions and limitations.

Program Overview. The Program is an insurance program, which provides protection for your Covered Equipment in the event it experiences any of the following: loss, theft, and accidental physical damage, including liquid damage (each a "Covered Incident"). "Covered Equipment" means the device you enrolled in the Program, and includes Standard Accessories in the event the Standard Accessories experience the same Covered Incident at the same time as your enrolled device. "Standard Accessories" mean the standard battery, standard charger and SIM (if applicable). We will make a reasonable effort to repair your Covered Equipment. If your Covered Equipment cannot be repaired, it will be replaced with a remanufactured or refurbished device of like kind and quality. Such device may be a different brand, model, and/or color and contain non-original manufacturer parts and accessories. If a remanufactured or refurbished device is not available, the replacement will be a new device of a comparable type to your Covered Equipment. Prior to approving your request for repair or replacement of your Covered Equipment, Brightstar Device Protection, LLC ("BDP"), the Program administrator, or its authorized service representative, may evaluate the device to confirm Program eligibility and applicable terms, conditions and limitations.

Claim Limits. You are eligible for a maximum of three (3) approved claims within a rolling twelve (12) month period beginning on the date of first repair or replacement. A per occurrence limit of U.S. \$1,500, inclusive of Standard Accessories, applies to each Covered Incident.

Cancellation. The enrollment in the Program is optional, and you may cancel at any time by calling **888-211-4727**. You will receive a prorated refund and/or credit, if any, of your unearned Monthly Subscriber Fee, within the applicable time required by law.

Fees. You will be charged a Monthly Subscriber Fee of \$7.00. In the event you file a claim for loss, theft or accidental damage, you will be charged a nonrefundable Deductible for each approved claim. The Deductible is based on the non-subsidized retail price of your Covered Equipment at the time of purchase or sale, which may be higher than the price you paid for the device. For devices with a non-subsidized retail price of \$0 to \$449.99, the Deductible is \$100. For devices with a non-subsidized retail price of \$450.00 or higher, the Deductible is \$200.

Examples of Losses Not Covered. (1) Intentional loss or damage, abuse, or use of the Covered Equipment in a manner inconsistent with the manufacturer's intent; (2) obsolescence or depreciation of the Covered Equipment; (3) cosmetic damage, however caused, that does not affect the manufacturer's intended use; (4) damage or malfunction caused by a computer virus or any other malicious code; (5) data that is lost, corrupted, damaged or otherwise unusable; (6) claim due to diminished battery life; (7) mechanical or electrical malfunction; (8) normal wear and tear and pre-existing conditions; and (9) software including, but not limited to, personalized data or customized software. Other exclusions, conditions and limitations apply. All terms, conditions and limitations can be viewed at www.mydeviceprotection.com.

Provider Information. The Program is administered by Brightstar Device Protection, LLC. Insurance coverage is underwritten by Zurich American Insurance Company and provided under a master policy issued to Sprint. The CA license number for Brightstar Agency, LLC DBA BDP Insurance Agency is 0H08204. For CA consumers, the California Department of Insurance consumer hotline is 1-800-927-HELP (4357). For IA consumers the license number is 1002035391. For MD consumers, the Maryland Insurance Administration toll-free consumer hotline number is 1-800-492-6116.

Information Sharing. You agree that certain information you provided to Sprint will, in turn, be provided to BDP and its affiliates. This information will include, but may not be limited to, your name, address, device number, information regarding your device (e.g., make, model and MEID), activation date and information regarding features you have activated.

Convenient Communications. If you have or in the future provide Sprint or BDP with your email address, we may send you communications regarding the Advanced Protection program by electronic means.