## AT&T Mobile Insurance Program Terms and Conditions

### Monthly Premium
- $6.99 per mobile number enrolled.

### Deductible
- **Device Tier 1**: $50
- **Device Tier 2**: $125
- **Device Tier 3**: $199

To see a full list of devices and their applicable deductible please visit: www.att.com/mobileinsurance.

### Claim Limits
- 2 claims within any consecutive 12 months with a maximum device value of $1500 per occurrence.

### Replacement Device
- Once your claim is approved, the replacement device is shipped to you and received overnight in most cases. Claims may be fulfilled with new, AT&T Certified Like-New remanufactured or other models of like kind and quality. To learn more about the AT&T equipment certification process, visit att.com/mobileinsurance. Colors, features and accessory compatibility are not guaranteed.

### Covered Incidents
- Lost, stolen, accidental physical or liquid damage, mechanical and/or electrical malfunction after the manufacturer’s warranty period has expired.

### Cancellation Policy
- You may cancel your optional insurance coverage at any time and receive a prorated refund of your unearned monthly premium.

### Partial List of Devices Covered by AT&T Mobile Insurance
- Updated as of: February 2014

<table>
<thead>
<tr>
<th>Device Tier 1</th>
<th>Deductible: $50</th>
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<tbody>
<tr>
<td>All LaptopConnect devices (data cards and MiFi® devices)</td>
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<tr>
<td>AT&amp;T Unite (AC770S)</td>
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<tr>
<td>HTC One™ VX (PM36100)</td>
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<tr>
<td>LG A340™, LG Xpression™ (C395)</td>
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<tr>
<td>Nokia Lumia™ 820</td>
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<tr>
<td>Pantech Breeze™ III (P2030)</td>
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<tr>
<td>Samsung Galaxy Rugby Pro™ (I547)</td>
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<table>
<thead>
<tr>
<th>Device Tier 2</th>
<th>Deductible: $125</th>
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<tbody>
<tr>
<td>Apple iPhone 4/4S</td>
<td></td>
</tr>
<tr>
<td>HTC Windows® Phone 8X (PM23300)</td>
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<tr>
<td>Motorola ATRIX™ HD (MB886)</td>
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<tr>
<td>Nokia Lumia™ 920</td>
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<tr>
<td>RIM BlackBerry® Bold 9900</td>
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<tr>
<td>Samsung Galaxy Express™ (I437)</td>
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<table>
<thead>
<tr>
<th>Device Tier 3</th>
<th>Deductible: $199</th>
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<tbody>
<tr>
<td>Apple® iPad® (all models)</td>
<td></td>
</tr>
<tr>
<td>Apple iPhone 5/5c/5s</td>
<td></td>
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<tr>
<td>HTC One™ (PN07100)</td>
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<tr>
<td>LG Optimus G Pro™ (E980)</td>
<td></td>
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<tr>
<td>Motorola Moto X™ (XT1058)</td>
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<tr>
<td>RIM BlackBerry® Z10 (STL100-3)</td>
<td></td>
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<tr>
<td>Samsung Galaxy Note® II (I317)</td>
<td></td>
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<tr>
<td>Samsung Galaxy S® 4 Active (I537)</td>
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*Motorola Moto X is eligible for Mobile Protection Pack (MPP)/Mobile Insurance*. Claims on this device will be fulfilled with the non-customized black or white model - customized replacements will not be provided.
A. WHAT WE INSURE.

We insure your Covered Property for direct physical Loss that results from a covered cause of Loss to Covered Property so long as you remain eligible for coverage. In the event of a covered Loss, our obligation under this Certificate is to repair or replace, at our sole option, the Covered Property.
A. In the event of a covered Loss, we will arrange for the replacement, or at our sole option, the repair, of the Covered Property through the Authorized Service Facility. B. An Insured Subscriber will be entitled to receive cash in lieu of actual replacement or repair of the Covered Property. C. Replacement equipment may, at our option, be refurbished equipment or different equipment of like kind and quality. D. Replacement equipment will be approved equipment for use on the network of the Service Provider and in the same equipment category as the Covered Property at the time of loss.

E. Equipment failure evaluation performed by the Service Provider and/or our authorized representative and/or the manufacturer may be required prior to approval of your request for repair or replacement of the Covered Property.

VI. DUTIES IN THE EVENT OF A LOSS.

A. In the event that your Covered Property is lost or stolen, you must notify your Service Provider as soon as possible to suspend service.

B. If a claim involves a violation of law or any loss of possession, you agree to promptly notify the law enforcement agency with jurisdiction and obtain a copy of the police report or other evidence of the loss.

C. Any recovery or salvage on a Loss will accrue entirely to our benefit until the expense incurred by us has been made up. Upon our request, you will return any damaged equipment. All Covered Property which we replace is the property of CNA and may be disabled, destroyed or reused. We will not be responsible for any loss or damage to your personal property or any property of others as a result of such actions.

D. No person or organization, other than you, having custody of Covered Property, will benefit from this insurance.

E. For Loss resulting from attempted theft, vandalism or lost equipment, you must provide us with a detailed proof of Loss statement, a police report case number, and/or a copy of the police report within sixty (60) days of the date the Loss is reported and prior to receipt of replacement equipment.

F. If the cause of a Loss is not covered under this Certificate, you must provide us with a written explanation of the cause and the reasons why it is not covered.

G. In the event of a covered Loss, you must permit us to inspect the property and records proving the Loss. You must cooperate in the investigation of such claims. If requested, you must permit us to question you under oath, at such times as may be reasonably required, about any matter relating to this insurance or your claim, including your books and records. Your answers must be signed and may be recorded.

H. In the event of a covered Loss, you may be required to provide a copy of the original bill of sale. You may also be required to present, or provide a photocopy of an agreement issued photo ID.

I. You must provide us with all of the necessary information required to approve your claim for replacement or repair of the Covered Property within sixty (60) days of the date that you report your Loss to us. Your failure to take delivery of replacement or repair equipment within sixty (60) days of our claim approval will result in forfeiture of the replacement or repair equipment and your claim under this Certificate.

J. In the event of a Covered Loss, you must satisfy the nonrefundable deductible applicable to the Loss.

VII. ELIGIBILITY AND CANCELLATION.

A. Cancellation or non-renewal Provisions

1. Your coverage under this Certificate by mailing or delivering to us advance written notice stating when such cancellation is effective. You may send your written notice to our authorized representative as follows: The landscape of Customer Care Center, P.O. Box 100165, Kansas City, MO 64101-6165.

2. We may cancel or non-renew this Certificate by having a written notice of cancellation or non-renewal mailed or delivered to you, and by delivering a notice electronically to the Named Insured Service Provider at least:
   a. Ten (10) days before the effective date if we cancel for nonpayment of premium;
   b. Forty-five (45) days before the effective date of cancellation or non-renewal if we cancel or non-renew for any other reason except where longer notice is required by applicable law, in which case the appropriate timely notice will be given.

NOTE: Continued eligibility for this insurance ceases and coverage will automatically terminate under our second (2nd) replacement or repair of Covered Property or after any twelve (12) month period beginning with the Date of Replacement for the first replacement or repair. We will forward a notice of ineligibility to you, by mail or email at the time of the first (1st) replacement or repair. You will remain eligible for a period of twelve (12) months commencing on the Date of Replacement for the second (2nd) replacement or repair. (See Section VIII B).

3. Notice will be mailed or delivered to you at the last address known to us or as otherwise authorized by you.

4. Notice of cancellation or non-renewal will state the effective date of cancellation or non-renewal and all insurance under this Certificate will end on that date.

5. If coverage under this Certificate is canceled, you will be refunded any unearned premium in accordance with applicable law.

6. If cancellation or non-renewal is mailed, proof of mailing will be sufficient proof of notice.

B. To be and remain eligible for coverage:

1. You must have activated communications service directly with your Service Provider and be a valid, active and current subscriber of your Service Provider to be covered under the Policy. Covered Property must be actively registered on the Service Provider’s network on the date of loss and have logged any time prior to the date of loss.

2. The Covered Property must be designated by us and eligible for coverage under this Certificate. Eligibility may be limited to new equipment that has not been previously activated for service.

3. You must not have engaged in fraud or abuse with respect to this or a similar communications equipment insurance program.

4. You must not have exhausted the benefits available under a CNA coverage certificate issued through your Service Provider by exceeding the applicable deductible limit (See Section VIII B).

5. You must not be in breach of any material term of this Certificate, including but not limited to a failure to return damaged Covered Property when requested in conjunction with a covered Loss, or failure to satisfy the required deductible on a covered Loss.

6. You are responsible for the payment of all premiums, per the terms of this Certificate, as listed on your account from your Service Provider.

7. The services provided under this Certificate are suspended on a month to month basis: you cease to be valid, active and current subscriber of your Service Provider; or you or your Covered Property cease to be eligible for coverage.

VIII. ADDITIONAL CONDITIONS.

A. All claims for covered Loss under this Certificate will be made good within thirty (30) days after presentation and acceptance of satisfactory proof of loss and loss to our authorized representative and satisfaction by you of your Duties in the Event of a Loss. We will ship replacement approved equipment or repaired equipment directly to you within the United States; however, we may require you to pick up your replacement or repaired equipment at an Authorized Service Facility.

B. If we and you disagree on the value of the Covered Property or the amount or satisfaction of Loss, either may elect arbitration pursuant to Section VI B below.

C. Any recovery or salvage on a Loss will accrue entirely to our benefit, until the expenses incurred by us have been made up. Upon our request, you will return to us any damaged equipment. All Covered Property which we replace is the property of CNA and may be disabled, destroyed or reused. We will not provide replacement equipment if you are in breach of the terms of this Certificate due to failure to return damaged Covered Property when requested in conjunction with a covered Loss, or due to your failure to satisfy the non-returned equipment charge or deductible on a covered Loss.

D. No person or organization, other than you, having custody of Covered Property, will benefit from this insurance.

E. If any Insured Subscriber to or for whom we honor a claim under this Certificate has rights to recover damages from another, those rights are transferred to the CNA Insured Subscriber. You must do everything necessary to secure our rights and must do nothing after a Loss to impair them; but you may waive your rights against another party in writing.

1. Prior to a covered Loss.

2. After a covered Loss only if at all time of Loss, that party is one of the following:
   a. someone covered under this Certificate.
   b. a business firm:
      i. owned or controlled by the Insured Subscriber;
      ii. that, owns or controls the Insured Subscriber;
      iii. the Insured Subscriber’s tenant.

   The Insured Subscriber’s coverage is limited to the Insured Subscriber’s coverage.

F. Concealment, Misrepresentation or Fraud

This coverage is void in case of fraud, intentional concealment or misrepresentation of a material fact, at any time, concerning:

- Violation of the applicable deductible schedule below.
- Equipment Tier 2
  - $125
  - $50
- Equipment Tier 3
  - $150
  - $75
  - $100

Deductibles Applicable to Each Replacement or Repair

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<tr>
<th>Equipment Tier 1</th>
<th>Equipment Tier 2</th>
<th>Equipment Tier 3</th>
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<tbody>
<tr>
<td>$50</td>
<td>$125</td>
<td>$150</td>
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NOTE: An additional nonreturnable equipment charge may apply (See Section VII F) for causes other than loss or theft if you fail to return the Covered Property as directed at the time of Loss.
D. "Covered Accessories" as used in this Certificate means: if part of the covered "Loss"; one standard battery, one standard charger, one SIM Card (if applicable) and may include one of the following at your option (if part of the covered loss): one carrying case, one automobile cigarette lighter adapter, or media, software, programs, systems or records and interrupt the operations of Covered Property.

E. "Covered Property" as used in this Certificate means:
(a) Any wireless telephone owned by you and actively registered the Service Provider’s network and for which airtime has been logged after enrollment.
(b) Covered Accessory as used in this Certificate means: if part of the covered "Loss"; one standard battery, one standard charger, one SIM Card (if applicable) and may include one of the following at your option (if part of the covered loss): one carrying case, one automobile cigarette lighter adapter, or media, software, programs, systems or records and interrupt the operations of Covered Property.

IX. DEFINITIONS
A. "Authorized Service Facility" means: The location or locations that serve as a replacement or repair facility for the program and supply replacements for lost or stolen Covered Property. A covered Loss may be brought to an Authorized Service Facility for replacement or repair.

B. "Computer Virus" means: Any unauthorized intrusive codes or programming that are entered by any means into covered data processing equipment, media, software, programs, systems or records and interrupt the operations of Covered Property.


D. "Covered Accessories" as used in this Certificate means: if part of the covered "Loss"; one standard battery, one standard charger, one SIM Card (if applicable) and may include one of the following at your option (if part of the covered loss): one carrying case, one automobile cigarette lighter adapter, one standard headset (not wireless or any other specialty earphones such as Bluetooth). Covered Accessories do not include memory cards or any other accessories not specifically listed as covered.

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We will not pay for Loss caused directly or indirectly by any of the above excluded causes of Loss, and such Loss is excluded regardless of any other cause or event that contributes concurrently to the Loss if the excluded event initiates the sequence of events that result in a Loss.

Any notice of cancellation will include the actual reason for cancellation and any notice of non-renewal will be provided to the Insured Subscribers impacted by any such non-renewal at least forty-five (45) days before the expiration of the Policy. Section VII.A.1. is deleted and replaced with: You may cancel coverage under this Certificate stating when such cancellation is effective by giving us advance notice of such cancellation by mail, fax or email, or by surrender of the Certificate to us or our authorized representative, or by verbal notice to us or our authorized representative. You may provide your notice to our authorized representative as follows: The Home Customer Care Center, P.O. Box 411605, Kansas City, MO 64141-1605. Upon receipt of your notice of cancellation, we will promptly cancel this Certificate effective the later of the date notice is received, or the effective date you request for cancellation.

The phrase “thirty (30) days” in Section VIII.A. above is deleted and replaced with the phrase “fifteen (15) days”. Section VIII.G. Arbitration is deleted in its entirety.

NOTE: A. THIS CERTIFICATE MAY PROVIDE A DUPLICATION OF COVERAGE ALREADY PROVIDED BY YOUR PERSONAL AUTO INSURANCE POLICY, HOMEOWNER’S INSURANCE POLICY, PERSONAL LIABILITY INSURANCE POLICY, OR OTHER SOURCE OF COVERAGE.

B. ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF INSURANCE FRAUD. IN FLORIDA, SUCH CONDUCT IS A FELONY OF THE THIRD DEGREE.

Any questions regarding the coverage provided under this Certificate should be directed to our authorized representative as follows: The Home Customer Care Center, Post Office Box 411605, Kansas City, MO 64141-1605, 1-888-562-8662.

Continental Casualty Company’s Program Administrator/authorized representatives for the captioned policy and Coverage Certificates, lockline LLC and its affiliates, have changed their names. Throughout your Coverage Certificate issued by Continental Casualty Company, all references to “lockline” are replaced by “Asurion.” References to “lockline LLC” are replaced by “Asurion Protection Services, LLC.” References to “lockline Insurance Agency, LLC” are replaced by “Asurion Protection Services Insurance Agency, LLC” and any reference to “lockline of Puerto Rico, Inc.” is replaced by Asurion Protection Services of Puerto Rico, Inc. In all other respects, the terms and conditions of your Coverage Certificate will remain unchanged and in full force and effect.