

This coverage is provided by the New Hampshire Insurance Company, (175 Water Street, New York, NY 10038 212-770-7000) through Brightstar Agency, LLC (Authorized Representative) and administered by Brightstar Agency, LLC.

CERTIFICATE DECLARATIONS

This Certificate is attached to and made a part of Master Policy #11050999. 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. Enrollment after purchase is effective 60 days after enrollment of an eligible device.

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: \$6.95, \$7.95, \$9.95, \$11.95.

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: \$1,500.00 per Occurrence for each Named Insured

Aggregate Limit of Insurance: \$4,500.00 per Named Insured or three (3) occurrences within a twelve (12) month period, whichever comes first.

Item 8. Deductible

The deductible is the amount corresponding to the Communications Equipment Service Provider's Retail Price (excluding any discounts, incentives or subsidies) for the Named Insured's device purchased.

Retail Price	Deductible
\$0 - \$149.99	\$50.00
\$150.00 - \$249.99	\$75.00
\$250.00 - \$349.99	\$100.00
\$350.00 - \$599.99	\$150.00
\$600.00 - \$1,000.00	\$199.00
\$1,000.01 - \$1,500.00	\$249.00

Item 9. Accessories

- A. Accessories Included
- Battery
 - Standard Wall Charger
- B. Maximum retail value of Accessories: \$25.00

Item 10. Replacement Device

Maximum value of a replacement is \$1,500.00

Item 11. This Certificate consists of the following Forms

- Certificate Declarations Form 101136 (09/11)
- Certificate Conditions Form 101131 (09/11)
- Communications Equipment Coverage Form 101123 (09/11)
- Coverage Effective Form 101127 (03 09)
- Amendatory Endorsements

Copies of the Forms are available at: cspire.brightstarprotect.com or may be obtained by calling Brightstar Agency, LLC at 888-318-7688.

Item 12: 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.

OTHER MATERIAL DISCLOSURES

This brochure summarizes information regarding this Program. This Program may be changed or modified during the applicable term. **LOSSES OR DAMAGE CAUSED BY EXCLUSIONS IN REFERENCED POLICY ARE NOT COVERED.** PLEASE READ THE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS OR IS NOT COVERED. THE POLICY IS AVAILABLE AT: CSPIRE.BRIGHTSTARPROTECT.COM OR A COPY MAY BE OBTAINED FROM THE AUTHORIZED REPRESENTATIVE (Item 6).

You are not required to purchase insurance to activate your device or wireless service. Employees of the Communications Equipment Service Provider are not qualified or authorized to advise about insurance coverage. Questions about this Program should be directed to Brightstar Device Protection (Authorized Representative Affiliate) at 888-318-7688.

This Program may duplicate other sources of coverage. Contact your insurance agent to determine if coverage for your device exists under other applicable insurance policies (such as renters insurance or homeowners insurance). Review other policies for exclusions, deductibles or coverage amounts in comparison to the Program as this Program may still fit your needs.

An incident that may be a claim must be reported within 60 calendar days from the date of the incident. All information required for claim adjudication must be provided within 60 days of initiating a claim. If payment isn't received within 10 days of the due date, your coverage may be canceled.

You may cancel at any time by calling 855-277-4735 or writing Brightstar Device Protection Cancellation Dept., P.O. Box 03, Alpharetta, GA 30009. 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.

The occurrence and aggregate limits of insurance are inclusive of the value of Accessories.

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.

TERMS AND CONDITIONS

WIRELESS PROTECTION PROGRAM



WHY SIGN UP?

The Wireless Protection Program is your total protection option, designed to give you peace of mind. Sign up today to avoid the costs and headache that comes with a lost, stolen, damaged or malfunctioning phone.

HOW MUCH DOES IT COST?

Retail Value	\$0.00 - \$149.99	\$150.00 - \$249.99	\$250.00 - \$349.99	\$350.00 - \$599.99	\$600.00 - \$1,000.00	\$1,000.01 - \$1,500.00
Monthly Premium	\$6.95	\$6.95	\$6.95	\$7.95	\$9.95	\$11.95
Deductible	\$50.00	\$75.00	\$100.00	\$150.00	\$199.00	\$249.00

You Could Save **\$531.59**

\$849.99 Retail Price
- \$119.40 1 Year Premium
- \$199.00 Deductible

SAVE* 63%

*Savings may vary depending on your program or device. This savings is based off a device with a retail value of \$849.99. Savings based on placing 1 approved claim (allotted 3) in a 12 month period.

NEED TO MAKE A CLAIM OR WANT MORE INFORMATION?

Simply visit us online or give us a call:

- Visit: cspire.brightstarprotect.com
- Call: 888-318-7688

FREQUENTLY ASKED QUESTIONS

What's Covered?

The Wireless Protection Program covers incidents including: loss, theft, accidental damage, and malfunction after the manufacturer's warranty.

What's Not Covered?

Any normal wear and tear, pre-existing flaws, or cosmetic damage is not covered. Your policy has the full details on what can and can't be covered.

When am I Covered?

Coverage starts as soon as you enroll at the store. Or, if you need a little time to think it over, enroll any time after your purchase and coverage will start in 60 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?

Your monthly program charge will appear on your 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?

Our program allows 3 replacements within a rolling 12 month period. The plan also allows up to \$4,500.00 in total claims.

What Type of Replacement will I Receive?

Replacements may be new or reconditioned. Reconditioned equipment functions like new. It may have minor cosmetic flaws and contain non-original manufacturer parts and accessories. If the exact make and model of your device is not available, your replacement equipment will be of like kind and quality.

How do I Cancel?

Call C Spire Customer Care at 855-277-4735 for assistance from a representative. You may receive a refund according to applicable law.

Visit cspire.brightstarprotect.com for our Privacy Statement.

Visit cspire.brightstarprotect.com or call Customer Care at 888-318-7688 to view your complete Insurance Policy to determine your rights, duties, and exclusions.

FILING A CLAIM WITH BRIGHTSTAR DEVICE PROTECTION IS EASY.

Follow our 3 step process to get your claim resolved quickly and efficiently.

- Visit cspire.brightstarprotect.com
You may also call Customer Care at 888-318-7688.
- Pay a Deductible
- Receive Your Replacement!

For a full list of details and claim qualifications, visit cspire.brightstarprotect.com

For any questions about your replacement device, contact C Spire Customer Care at 855-277-4735.

