

CERTIFICATE DECLARATIONS

This Certificate is attached to and made a part of Master Policy #10467541. 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 under this Certificate is effective as shown in the Coverage Effective Date Endorsement attached to these Declarations.

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: \$4.95 or \$6.95

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: \$1,000.00 per Occurrence for each Named Insured
Aggregate Limit of Insurance: \$3,000.00 per Named Insured or three (3) occurrences within a twelve (12) month period, whichever comes first.

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*	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

Item 9. Accessories

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

Item 10. Replacement Device

Maximum full retail value of replacement to be charged: \$1,000.00

Item 11. This Certificate consists of the following forms:

1. Certificate Declarations Form 101136 (09/11)
2. Certificate Conditions Form 101131 (09/11)
3. Communications Equipment Coverage Form 101123 (09/11)

4. Coverage Effective Form 101127 (03 09)

5. 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, 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. PLEASE READ THE COMPLETE 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 or call 888-318-7688.

You are not required to purchase insurance to activate wireless service. The employees of this location are NOT QUALIFIED or AUTHORIZED to discuss or evaluate insurance coverage. Any questions regarding the Wireless Protection Program should be directed to Brightstar Device Protection at 888-318-7688.

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 already own. Your renters or homeowners 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 loss. You will have 60 days to provide all information requested for claim adjudication. If you don't take delivery of the replacement device within 60 days of claim approval, your claim will be forfeited. If payment isn't received within 10 days of the due date, your coverage may be cancelled.

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 CA license number for Brightstar Agency, LLC DBA BDP Insurance Agency, LLC is 0H08204. For CA consumers, the California Department of Insurance consumer hotline is 1-800-927-HELP (4357).

The Program is a replacement service provided to 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 maximum retail value of accessories.

For MD consumers, the Maryland Insurance Administration (200 St. Paul Place, Suite 2700) toll-free consumer hotline number is 1-800-492-6116

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.

TERMS AND CONDITIONS
MOBILE DEVICE 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 price tag 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
Monthly Premium	\$4.95	\$4.95	\$4.95	\$4.95	\$6.95
Deductible	\$50.00	\$75.00	\$100.00	\$150.00	\$199.00

You Could Save \$567.60

\$850.00 Retail Price
- \$83.40 1 Year Premium
- \$199.00 Deductible

SAVE* 67%

*Savings may vary depending on your program or device. This savings is based off a device with a retail value of \$850.00. 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

FILING A CLAIM WITH BRIGHTSTAR DEVICE PROTECTION IS EASY.

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

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

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

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



FREQUENTLY ASKED QUESTIONS

What's Covered?

The Wireless Protection Program covers an impressive range of 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 reported.

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 \$1,000.00 per claim.

What Type of Replacement will I Receive?

Replacements may be new or reconditioned. While reconditioned equipment looks and functions just 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 and your complete Insurance Policy to determine your rights, duties, and exclusions.