

New Hampshire Insurance Company
175 Water Street, New York, NY 10038
(212) 770-7000

Insurance covers accidental damage, lost, theft, and extended warranty to form the complete program, SmartPROTECT.

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.

A NON-REFUNDABLE DEDUCTIBLE TO APPLICABLE TO EACH CLAIM.

PLEASE READ THE 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 carolinawest.brightstarprotect.com or call (888) 399-5296.

You are not required to purchase insurance to activate wireless service. The employees of Carolina West Wireless are NOT QUALIFIED or AUTHORIZED to discuss or evaluate insurance coverage. Any questions regarding SmartPROTECT should be directed to Brightstar at (888) 399-5296.

Contact your insurance agent to determine if you have coverage for your wireless device under existing insurance policies you may currently 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 INCIDENT.

You will have 60 days to provide all information requested for claim adjudication. If you do not take delivery of the replacement device within 60 days of claim approval, your claim will be forfeited. If your premium payment isn't received within 10 days of the due date, your coverage may be canceled. The occurrence and aggregate limits of insurance are inclusive of the maximum retail value of accessories.

You may cancel at any time by calling Carolina West Wireless Customer Care at (800) 235-5007. Any unearned premium will be refunded in accordance with applicable law. The Program is a repair and replacement service provided to customers of Carolina West Wireless. This coverage is being provided by the New Hampshire Insurance Company, through Brightstar Agency, LLC and is administered by Brightstar Device Protection, LLC.

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.

Certificate Declarations

This Certificate is attached to and made a part of Master Policy #1105100. 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: \$6.99, \$8.99, \$9.99, \$12.99, or \$14.99.

Item 5. Communications Equipment Service Provider

Name: Carolina West Wireless
Address: 1307 Curtis Bridge Road
Wilkesboro, NC 28697

Item 6. Authorized Representative

Name: Brightstar Agency, LLC
Address: PO Box 03, Alpharetta, Georgia 30009
Phone: (855) 687-5850

Item 7. Limits of Insurance

Occurrence Limit of Insurance: \$2,000.00 per Occurrence for each Named Insured. Aggregate Limit of Insurance: \$4,000.00 per Named Insured or two (2) occurrences total 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* | Replacement Deductible | Repair Deductible |
|------------------------------|------------------------|-------------------|
| \$0 – \$399.99 | \$79.00 | \$49.00 |
| \$400.00 – \$599.99 | \$149.00 | \$75.00 |
| \$600.00 – \$1,000.00 | \$199.00 | \$99.00 |
| \$1,000.01 – \$1,500.00 | \$299.00 | \$149.00 |
| \$1,500.01 – \$2,000.00 | \$399.00 | \$199.00 |

Item 9. Accessories

- A. Accessories Included
1. Standard Wall Charger
B. Maximum retail value of Accessories: \$500.00

Item 10. Replacement Device

Maximum full retail value of replacement to be charged: \$2,000.00. The replacement may be a refurbished device.

Item 11. This Certificate consists of the following forms:

1. Certificate of Declarations 101136 (9/11)
2. Certificate Conditions Form 101131 (9/11)
3. Communications Equipment Coverage Form 101124 (9/11)
4. Coverage Effective Form 101127 (3/09)
5. Amendatory Endorsements

Specimen copies of the Forms referenced above are available at the following website, carolinawest.brightstarprotect.com or may be obtained by calling this toll free number, (888) 399-5296. This coverage is being provided by New Hampshire Insurance Company.

Protect your mobile life

from disappearances,
drops, cracks & splashes

SmartPROTECT

CarolinaWest
WIRELESS



Brightstar Device Protection



Why Sign Up?

SmartPROTECT is your total protection option for mobile devices, designed to give you peace of mind. So, whether you accidentally spill your morning cup of coffee on it or your dog turns it into a chew toy, we've got you covered. Coverage includes lost, theft, accidental damage, and malfunction after the expiration of the manufacturer's warrant. There's even repair with a low deductible.

Sign up today to avoid the price tag and headache that comes with a lost, theft, accidentally damaged or malfunctioning device. The chart on the right shows you just how much you could save!

Monthly Premium & Deductible

The monthly premium, repair deductible, and replacement deductible are based on the new retail price* of the model of your wireless device when initially purchased. The premium is due in advance each month and will be added to your monthly wireless bill by Carolina West Wireless. The deductible is per incident and is non-refundable.

| Non-subsidized Retail Price* | Monthly Premium | Replacement Deductible | Repair Deductible |
|------------------------------|-----------------|------------------------|-------------------|
| \$0.00 - \$399.99 | \$6.99 | \$79.00 | \$49.00 |
| \$400.00 - \$599.99 | \$8.99 | \$149.00 | \$75.00 |
| \$600.00 - \$1,000.00 | \$9.99 | \$199.00 | \$99.00 |
| \$1,000.01 - \$1,500.00 | \$12.99 | \$299.00 | \$149.00 |
| \$1,500.01 - \$2,000.00 | \$14.99 | \$399.00 | \$199.00 |

*Taxes not included

Affordable Coverage for Anyone on a Budget

| Device Retail Price | Savings Range (Retail Price - 1 yr Premium + Repair or Replace Deductible) |
|---------------------|---|
| \$559.00 | \$302.12 - \$376.12 |
| \$899.00 | \$580.12 - \$680.12 |
| \$1,199.00 | \$744.12 - \$854.12 |

YOU COULD SAVE 76%**

**Savings may vary depending on your program or device. This savings percentage is based on a device with a retail price of \$899 and paying the all other damage repair deductible. Savings based on placing 1 approved claim (allotted 2) in a 12-month period.

How Do I Get Help?

Filing a claim with Brightstar Device Protection is easy. Just follow the steps below.

- 1 Visit carolinawest.brightstarprotect.com or call 1-888-399-5296.
- 2 Provide information about your protected device and details about what happened.
- 3 Pay the applicable deductible.
- 4 Follow the directions provided to get your device repaired* or replaced.
- 5 If your device was damaged or malfunctioning and you receive a replacement, return the damaged/malfunctioning device to Brightstar using the prepaid packaging provided.

*Repair availability is dependent on make/model, damage type, and location of repair center.



What's Covered?

Our comprehensive program covers an impressive range of incidents: lost, theft, accidental damage, and malfunction after the expiration of the manufacturer's warranty.

What's Not Covered?

While our program covers more than you can imagine, there are a few exceptions. Any normal wear and tear, pre-existing flaws, or cosmetic damage is not covered. Have questions or need more details? Your policy and service warranty terms & conditions have the full details on what we will and won't cover.

When am I Covered?

Coverage starts immediately upon device activation. Enrollment is available up to 30 days after device activation but you will have a 30 day waiting period to file a claim.

How will I be Billed?

Our low premiums are designed to provide coverage for anyone on a budget. This charge will appear on your monthly Carolina West Wireless statement.

What are the Claim Limits?

Our program allows for 2 approved claims in any rolling 12-month period. The plan also allows up to \$2,000 per claim.

What Type of Replacement Equipment 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, model and/or color is not available, your replacement will be of like kind and quality.

What Happens if my Device Can't be Repaired?

If your device can't be repaired you may choose to have a replacement device shipped to you. Please note that in this instance, you will be required to pay a Claim Conversion Fee, which is the difference between the Repair Deductible and the Replacement Deductible, prior to receiving your replacement device.

Are There Other Fees I Should Know About?

Other fees you may be subject to include a Non-Return Equipment Fee if you fail to return your damaged or malfunctioning device to us, or a Locked Device Fee if you return your device to us with Find My iPhone enabled, up to the amount of the unsubsidized, new retail price of the enrolled device at the time of enrollment. A No Trouble Found Fee of \$50 may be charged if you are approved for a Claim and no trouble is found with the device that is returned or brought in for repair. A Claim Conversion Fee may be charged if you pay the screen only Repair Processing Fee and other damage is found or if you pay a Repair Processing Fee and the device is replaced.

How do I Cancel?

We give you freedom of choice with the option of cancellation at any time. Call Carolina West Wireless Customer Care at 800-235-5007 for assistance from a representative. You may receive a refund in accordance with applicable law.