

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

**Certificate Declarations**

This Certificate is attached to and made a part of Master Policy #10467549 and #11050975. 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 Retailer.

**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:

- Basic Program: \$4.99, \$6.99, \$7.99 or \$8.99
- Complete Program: \$5.99, \$7.99, \$8.99 or \$9.99

**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: 888-399-5296

**Item 7. Limits of Insurance**

Occurrence Limit of Insurance: \$1,500.00 per Occurrence for each Named Insured.

Aggregate Limit of Insurance: \$3,000.00 per Named Insured or two (2) 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 – \$199.99	\$65.00
\$200.00 – \$399.99	\$95.00
\$400.00 – \$599.99	\$145.00
\$600.00 – \$1,500.00	\$200.00

**Item 9. Accessories**

A. Accessories Included

- 1. Battery
- 2. Standard Wall Charger

B. Maximum retail value of Accessories: \$500.00

**Item 10. Replacement Device**

Maximum full retail value of replacement to be charged: \$1,500.00

**Item 11. This Certificate Consists of the Following Forms:**

**Basic Program:**

- 1. Certificate Declarations Form 101136 (09/11)
- 2. Certificate Conditions Form 101131 (09/11)
- 3. Communications Equipment Coverage Form 101124 (09/11)
- 4. Coverage Effective Form 101127 (03 09)
- 5. Amendatory Endorsements

**Complete Program:**

- 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, 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.

*John Q. Doyle*      *Andrew N. Holland*  
John Q. Doyle      Andrew N. Holland  
President      Secretary

**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 carolinawest.brightstarprotect.com or call 888-399-5296.

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 SmartPROTECT Program should be directed to Brightstar at 888-399-5296.

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 sixty (60) days from the date of the loss. You will have sixty (60) days to provide all information requested for claim adjudication. If you don't take delivery of the replacement device within sixty (60) days of claim approval, your claim will be forfeited. If payment isn't received within ten (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 IA license number for Brightstar Agency, LLC is 1002035391. For IN consumers, the Indiana Department of Insurance number is 800-622-4461. For MD consumers, the Maryland Insurance Administration (200 St. Paul Place, Suite 2700) toll-free consumer hotline number is 800-492-6116.

The Program is a 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.

Digital communications: If you have or in the future provide your email or other electronic address to Brightstar or its partners involved in administering this Program, we may communicate program information and legal notices with you through electronic means.

By enrolling in this Program, You authorize Carolina West Wireless to release required subscriber information for the purpose of validating claims.

TERMS AND CONDITIONS  
Device Protection Program



**Why Sign up?**

The SmartPROTECT Program is your total protection option, designed to give you peace of mind. So when you accidentally leave your phone on the hood of your car or your dog turns your smartphone into a chew toy, we've got you covered.

Retail Value	\$0.00 - \$199.99	\$200.00 - \$399.99	\$400.00 - \$599.99	\$600.00 - \$1,500.00
Monthly Premium	\$5.99	\$7.99	\$8.99	\$9.99
Deductible	\$65.00	\$95.00	\$145.00	\$200.00

\*Your premium and deductible are based on the non-contract, non-subsidized new retail price of the model of your mobile device or phone on the purchase date. The deductible must be paid before you receive your replacement equipment and is non-refundable.

**Affordable Coverage for Anyone on a Budget**

<b>You Could Save</b>	\$1,000.00 Retail Price	<b>SAVE 68%</b>
	- \$119.88 1 Year Premium	
	- \$200.00 Deductible	
	<b>\$680.12</b>	

\*Savings may vary depending on your program or device. This savings is based off a device with a retail value of \$1,000.00. Savings based on placing 1 approved claim (allotted 2) in a 12 month period.

**SmartPROTECT PROGRAM**

**Total Coverage**

Our comprehensive program covers an impressive range of incidents including: loss, theft, accidental damage, and malfunction (past the manufacturer's warranty).

**Coverage for Most Devices**

While the SmartPROTECT Program covers common incidents detrimental to your device, there are a few exceptions. 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.

**Immediate Protection**

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 30 days. Please note that your device must be fully operational and have no damage in order to still be eligible for coverage.

**Easy Billing**

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

**Convenient Claims**

You're covered for up to 2 replacements within a rolling 12 month period. You're also covered for up to \$1,500 per claim.

**Quality Replacements**

Replacements are often new but on occasion may be reconditioned. While reconditioned equipment looks and functions like new, it may have minor cosmetic flaws and contain non-original manufacturer parts and accessories. If the exact make and model is not available, your replacement will be of like kind and quality. All replacement equipment comes with a ninety (90) day replacement warranty.

**Cancel Any Time**

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 according to applicable law.

Visit carolinawest.brightstarprotect.com for our Privacy Statement and your complete Insurance Policy to determine your rights, duties, and exclusions.

**Report a Claim in 3 Easy Steps**

- 1 Call Customer Care at 888-399-5296 or visit carolinawest.brightstarprotect.com
- 2 Pay a Deductible
- 3 Receive Your Replacement!

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



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