

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.

Certificate Declarations

This Certificate is attached to and made a part of Master Policy #011793986. 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:

Retail Value of Device	Monthly Premium (Lost and Theft Only)
\$0.00 – \$599.99	\$4.42
\$600.00 – \$1,000.00	\$5.55
\$1,000.01 – \$1,500.00	\$5.66
\$1,500.01 – \$2,000.00	\$8.04

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: \$2,000.00 per Named Insured or one (1) occurrence total within a twelve (12) month period, whichever comes first. This limit applies whether the claims are insurance or service requests under the service contract.

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
\$0 – \$599.99	\$149.00
\$600.00 – \$1,000.00	\$199.00
\$1,000.01 – \$1,500.00	\$299.00
\$1,500.01 – \$2,000.00	\$399.00

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.

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.

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 this location are NOT QUALIFIED or AUTHORIZED to discuss or evaluate insurance coverage. Any questions regarding the Device Protection Plan featuring AppleCare Services should be directed to Brightstar at (888) 399-5296.

You are not required to purchase the lost and theft coverage under SmartPROTECT with AppleCare Services. Contact SmartPROTECT Customer Care at (800) 235-5007 to purchase the insurance separately. 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 currently own. Your renters or homeowner's 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 for a SmartPROTECT with AppleCare Services claim. You must have the Find my iPhone feature enabled on your device for lost and theft claims at the time you file your claim. 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 SmartPROTECT Customer Care at (800) 235-5007. Any unearned premium will be refunded in accordance with applicable law.

The insurance policy is a replacement service provided to customers of Carolina West Wireless' SmartPROTECT. This coverage is being provided by the New Hampshire Insurance Company, through Brightstar Agency, LLC and is administered by Brightstar Device Protection, LLC.

Brightstar Damage and Extended Warranty Agreement

Brightstar's Extended Warranty Agreement covers incidents of accidental damage from handling and malfunction after the expiration of the manufacturer's warranty. When combined with Insurance it forms the complete program, SmartPROTECT with AppleCare Services.

Extended Warranty or Service Contract ("Agreement") If you purchased your Wireless Device, as stated on the receipt, in NC, this Agreement is an extended limited warranty. THIS EXTENDED WARRANTY AGREEMENT IS NOT A CONTRACT OF INSURANCE.

Extended Warranty Coverage Replacement or repair of Wireless Device if, under normal conditions and use, the Wireless Device on record with Brightstar fails to operate properly due to accidental damage from handling or manufacturer's defects or workmanship after the expiration of the manufacturer's warranty.

Service Fee & Deductible

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

Damage and Extended Warranty Only Pricing

Retail Value of Device	\$0.00 - \$599.99	\$600.00 - \$1,000.00	\$1,000.01 - \$1,500.00	\$1,500.01 - \$2,000.00
Monthly Premium	\$5.57	\$7.44	\$9.33	\$8.95
iPhone Repair Deductible iPhone Screen Only	\$29.00	\$29.00	\$29.00	\$29.00
iPhone Repair Deductible All other damage and out-of-warranty malfunction	\$99.00	\$99.00	\$99.00	\$99.00
iPad Repair Deductible Screen, all other damage and out-of-warranty malfunction	\$49.00	\$49.00	\$49.00	\$49.00
In-Warranty Deductible	\$0.00	\$0.00	\$0.00	\$0.00
Replacement Deductible* iPhone and iPad	\$149.00	\$199.00	\$299.00	\$399.00

Term Period

Coverage may be selected up to thirty (30) days after the Point of Sale. Please note that your device must be fully operational and have no damage in order to still be eligible for coverage.

Coverage under this agreement is provided on a monthly basis. Your enrollment in the Program will automatically renew each month so long as you pay your service fee by the due date. Upon the expiration of the original manufacturer's warranty on your phone, you will be eligible to file an extended warranty service contract claim. In addition, if you file an extended warranty service contract claim, you must be currently enrolled in the Program and current on any service fees that you may owe as of the date of loss for the claim. In the event your coverage is canceled, terminated or non-renewed for any reason, all coverage benefits will end on the effective date of any such cancellation, termination or non-renewal.

Coverage Limitations¹

\$2,000.00 per claim; two (2) claims within a rolling twelve (12) month period.

Purchaser & Seller

The Purchaser ("Subscriber") of this Agreement is the owner of the covered equipment. The Seller of this Agreement is listed on your receipt.

Service Warranty Provider & Brightstar Device Protection, LLC

PO Box 03, Alpharetta, Georgia 30009. (855) 687-5850

Other Material Disclosures

This brochure contains a summary of information regarding the Brightstar Service Warranty Agreement and is not a full and complete version. Some provisions may differ by state based upon applicable state law. PLEASE READ THE COMPLETE SERVICE CONTRACT OR EXTENDED LIMITED WARRANTY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED. For more information or to obtain a complete copy of this Agreement, visit carolinawest.brightstarprotect.com or call (888) 399-5296.

The coverage limitations of this agreement are inclusive of the maximum retail value of accessories. You are not required to purchase this Agreement to purchase products or services from Carolina West Wireless/SmartPROTECT. You may cancel this Agreement at any time by calling SmartPROTECT Customer Care at (800) 235-5007. Any unearned Service Fees will be refunded in accordance with applicable law.

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.

Protect your mobile life

from disappearances, drops, cracks & splashes

SmartPROTECT

CarolinaWest
WIRELESS



SmartPROTECT

CarolinaWest
WIRELESS

Brightstar Device Protection



Why Sign up?

SmartPROTECT with AppleCare Services is your total protection option for iPhone and iPad devices designed to give you peace of mind. So, whether you accidentally leave your iPhone on the roof of your car or your dog turns your iPad into a chew toy, we've got you covered. Coverage includes lost, theft, accidental damage from handling, in-warranty malfunction (24 months), and malfunction after the expiration of the manufacturer's warranty (month 25 onward). There's even an affordable iPhone screen repair with a deductible.

The plan features service and support direct from Apple for the first 24 months of enrollment including a 24-month Apple Hardware Services contract; 2 accidental damage from handling repairs; Apple-certified service at Apple Stores and Apple Authorized Service Providers; 24/7 priority access to Apple experts via chat or phone; and software support for iOS, iCloud and Apple-branded apps. After 24 months, the Apple benefits end but the same great coverage applies, and you'll now be protected against out-of-warranty malfunction.

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!

How Do I Get Help?

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

Remember, if you are not sure where to start, you can always contact Brightstar. We'll process your claim or transfer you to Apple for assistance, if needed.

- 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. 

The first 2 accidental damage from handling claims and all in-warranty requests can be filed with Apple at any time within the first 24 months of enrollment. All other claims must be filed with Brightstar within 60 days of the incident date. To contact Apple directly, call 1-800-APL-CARE or visit getsupport.apple.com.

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

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

Note: SmartPROTECT with AppleCare Services is a combination of our insurance and service warranty offerings. To purchase either offering separately, please call SmartPROTECT Customer Care at 800-235-5007. The premiums for insurance coverage are shown in Certificate Item 4 on the back.

Retail Price	Savings	SAVE* 68%
\$449.00	\$180.12 - \$230.12	
\$799.00	\$444.12 - \$544.12	
\$1,199.00	\$720.12 - \$920.12	

*Savings may vary depending on your program or device. This savings percentage is based on a device with a retail price of \$799 and paying the all other damage repair deductible. Savings based on placing 1 approved claim (allotted 3) in a 12-month period.

SmartPROTECT with AppleCare Services

Retail Value of Device	\$0.00 - \$599.99	\$600.00 - \$1,000.00	\$1,000.01 - \$1,500.00	\$1,500.01 - \$2,000.00
Monthly Premium	\$9.99	\$12.99	\$14.99	\$16.99
iPhone Repair Deductible iPhone Screen Only	\$29.00	\$29.00	\$29.00	\$29.00
iPhone Repair Deductible All other damage and out-of-warranty malfunction	\$99.00	\$99.00	\$99.00	\$99.00
iPad Repair Deductible Screen, all other damage and out-of-warranty malfunction	\$49.00	\$49.00	\$49.00	\$49.00
In-Warranty Deductible	\$0.00	\$0.00	\$0.00	\$0.00
Replacement Deductible* iPhone and iPad	\$149.00	\$199.00	\$299.00	\$399.00

Taxes not included.

Your premium and deductible are based on the non-contract, non-subsidized new retail price of the model of your mobile device on the purchase date.

The deductible must be paid before you repair your device or receive your replacement equipment and is non-refundable.

If you receive a replacement device, your program pricing and deductible may change. Your pricing and deductible are based on the retail price of your replacement device.

What's Covered?

Our comprehensive program covers an impressive range of incidents: lost, theft, accidental damage from handling, in-warranty malfunction (24 months), and malfunction after the expiration of the manufacturer's warranty (month 25 onward).

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 enrollment. Enrollment is available when you purchase your device as well as up to 30 days after purchase, coverage will begin 30 days after purchase. Please note that your device must be fully operational and have no damage in order to still be eligible for coverage. Be sure to enable the Find my iPhone feature on your device as you must have the feature enabled at the time you file a claim for Lost or Theft.

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/SmartPROTECT monthly statement.

What are the Claim Limits?

Our program allows for 3 approved claims in any rolling 12-month period. 2 of which can be for accidental damage from handling or out-of-warranty malfunction and 1 of which can be for lost or theft. The plan also allows up to \$2,000 per claim. There are no limits on the amount of in-warranty claims you may receive during the first 24 months of enrollment.

What Type of Replacement Equipment will I Receive?

Replacements may new or reconditioned. Reconditioned equipment looks and functions just like new, it may have minor cosmetic flaws and, in month 25 onward 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. All replacements in the first 24 months of enrollment will be Apple-certified.

What Happens if my Device Can't be Repaired?

In the first 24 months of enrollment, if your device can't be repaired it will be replaced. In month 25 of enrollment and onward, 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 Apple, 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 SmartPROTECT Customer Care at 800-235-5007 for assistance from a representative. You may receive a refund in accordance with applicable law.