

SMART PROTECTION FOR SMARTPHONES



PROTECTION

LOSS | THEFT | DROPS | SPILLS | DEFECTS

EXTEND YOUR WARRANTY AND
PROTECT YOUR MOBILE PHONES

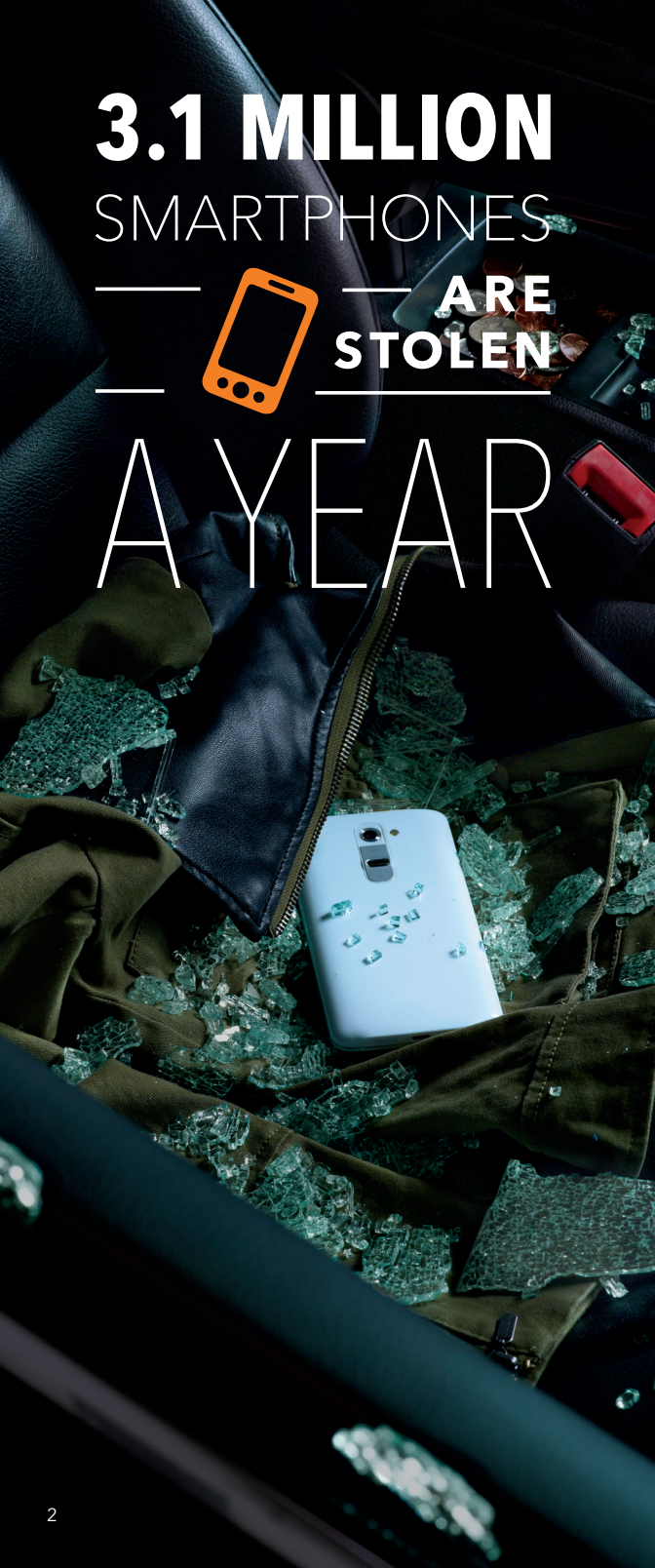
3.1 MILLION

SMARTPHONES



ARE STOLEN

A YEAR



33% OF SMARTPHONE OWNERS REPORT HAVING A **CRACKED**

SCREEN OR WORSE
THE OTHER LIVE IN

67% FEAR

THE GEEK SQUAD® PROTECTION PLANS EXTEND YOUR WARRANTY & ENHANCE YOUR COVERAGE.





MANUFACTURER'S WARRANTY

GEEK SQUAD
DROPS, SPILLS & DEFECTS PROTECTION

GEEK SQUAD
COMPLETE PROTECTION





\$799
PER MONTH

GEEK SQUAD DROPS, SPILLS & DEFECTS PROTECTION¹

-  Drops, Spills & Cracks
-  Wear & Tear
-  Mechanical Failure
-  One Battery Replacement

\$1099
PER MONTH

GEEK SQUAD COMPLETE PROTECTION²

-  Drops, Spills & Cracks
-  Wear & Tear
-  Mechanical Failure
-  One Battery Replacement

AND



Loss & Theft

PLAN CLAIM LIMITS

There is a limit of 3 claims within a rolling 24 months.

SERVICE FEE (for phones under \$799.99) \$149.99

SERVICE FEE (for phones \$799.99+) \$199.99

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¹ A Service Fee will apply to all claims and the amount shall be based on the non-discounted Best Buy retail price of the covered device at the time of purchase. This Plan excludes the following from coverage: accessories, defects that are covered during the manufacturer's warranty period, defects or damage caused by abuse, misuse, or complete liquid submersion. Coverage for Drops and Spills is also referred to as Accidental Damage from Handling (ADH). See the Plan summary on pages 10-11 of this brochure and the complete Plan terms and conditions for further details.

PLAN CLAIM LIMITS

There is a limit of 3 claims within a rolling 24 months for drops, spills, cracks, mechanical failure, wear, tear or battery replacement.

If the claim is for loss or theft, there is a limit of 2 claims within a rolling 12 months.

SERVICE FEE (for phones under \$799.99) \$149.99

SERVICE FEE (for phones \$799.99+) \$199.99

LOSS & THEFT DEDUCTIBLE \$199.99
(for phones under \$799.99)

LOSS & THEFT DEDUCTIBLE \$249.99
(for phones \$799.99+)

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² A Deductible will apply to all Loss and Theft insurance claims and the amount shall be based on the non-discounted Best Buy retail price of the covered device at the time of purchase. Loss and Theft insurance can also be purchased separately - not part of a Geek Squad Complete Protection Plan. Loss and Theft insurance is provided by AIG. See the summary on page 12 of this brochure for further details.



FIVE IN SIX

STUDENTS HAVE HAD
SMARTPHONE

ACCIDENTS



1.4 MILLION SMARTPHONES
GROW LEGS &

WALK AWAY*

AND BY
WALK AWAY,
WE'RE SAYING
THAT THEY'RE

 LOST AND WILL
NEVER RETURN



GETTING HELP IS EASY.

IF YOUR PHONE WAS LOST OR STOLEN

Call us:

1-866-205-4388

Between 8a.m. and 8p.m. CST

All claims must be filed within
60 days of incident.

FOR ASSISTANCE WITH EVERYTHING ELSE

Find us:

[GeekSquad.com/Protection](https://www.geeksquad.com/Protection)

Call us:

1-800-GEEKSQUAD

1-800-433-5778

Visit us:

Make a reservation at
[GeekSquad.com/Scheduling](https://www.geeksquad.com/Scheduling)
for in-store support.



▲ STAPLE RECEIPT HERE ▲

**KEEP THIS IN A SAFE
PLACE. HAVING YOUR
RECEIPT MAKES FILING
A CLAIM EASIER.**

MORE ABOUT THE GEEK SQUAD® DROPS, SPILLS & DEFECTS PLAN*

SUMMARY OF COVERAGE FOR MOBILE PHONES

1. The Plan:

The Plan enhances and, depending on the length of the Plan you selected, protects your mobile device from defects in materials and workmanship after expiration of your manufacturer's warranty and provides certain other benefits as described in this summary and more fully in the complete Plan terms and conditions, which are available in-store and at <http://GeekSquad.com/termsconditions>.

2. Plan Term:

The term of your Plan is stated on your purchase receipt. You either already paid for it in full or have agreed to pay on a monthly installment basis. You may cancel the Plan at any time and receive a pro-rata refund of the price you paid less the cost of any service provided.

3. What's Covered:

- a. Hardware. Your coverage for hardware failure under this Plan will begin when the manufacturer's warranty expires except that if the manufacturer's warranty does not cover one of the items below, this Plan will provide coverage on the Plan start date.
 - A. Defects in materials and workmanship
 - B. Power surge protection
 - C. Normal wear and tear
 - D. One Time Battery Replacement (subject to a service fee as explained below if we exchange your device with a replacement device or if we issue a gift card for its value)
- b. Accidental Damage from Handling Coverage ("ADH").
 - i. Coverage for unintentional damage (e.g., spills, cracked screens) starting on the date of Plan purchase.
 - ii. Excludes damage caused by drops from elevated heights, complete liquid submersion, use other than as intended by the manufacturer and other items identified in Section 4.

4. What's Not Covered:

- a. Parts, labor and any other coverage provided under the manufacturer warranty. Except for ADH claims, you must contact the manufacturer if any defect or issue arises during the manufacturer's warranty period.
- b. Accessories (e.g., chargers, headphones).
- c. Damage caused by accidents (except as noted above for ADH Coverage), abuse, neglect, and misuse.
- d. Cosmetic damage that does not impair functionality

5. Our Obligations:

- a. At our option, we will repair or replace your

product with a refurbished product of like kind and quality or a new product or compensate you for the current market value of the product in the form of a gift card.

b. We will have no further obligations to you under the Plan if (i) we replace your product with a new product; (ii) we have fulfilled 3 mobile phone claims within a rolling 24 months by repairing or replacing your product with a refurbished product; or (iii) our costs to fulfill your claims exceed the original purchase price of your product.

6. Your Obligations:

- a. Maintain a copy of the Plan, receipts and service records.
- b. For monthly-paid Plans, keep your account current to receive service.
- c. Comply with any applicable claim fulfillment conditions for repair or replacement such as:
 - i. Unlocking your device and turning off any device tracking features prior to delivering your device; and
 - ii. Sending us your original product within the time allowed to avoid a charge to your card when we have provided a replacement product to you in advance of us receiving your original product; and
 - iii. Confirming your product is eligible based on the complete Plan terms and conditions.

7. Service Fees:

You will be required to pay a service fee each time you submit a claim under this Plan. The amount will depend on Best Buy's non-discounted retail price of the device at the time of purchase:

Phones under \$799.99	\$149.99
Phones at or above \$799.99	\$199.99

8. How to Obtain Support:

Visit GeekSquad.com to chat with an Agent, call 1-800-GEEKSQUAD (24/7), or visit a Best Buy store.

9. Transferring the Plan.

You can transfer your rights under the Plan at any time at no charge.

10. Conflict With Plan Terms and Conditions.

This document is only intended to provide you with a summary of the Plan terms and conditions. Any conflict with this document and the Plan terms and conditions, the Plan term and conditions will prevail. Please refer to the complete Plan terms and conditions for details.

▶ **FOR FULL PLAN TERMS:**
GeekSquad.com/TermsConditions

MORE INFORMATION: LOSS AND THEFT INSURANCE

A Details: Best Buy has arranged for its customers to have access to mobile phone insurance by partnering with American International Group (AIG). Geek Squad Loss and Theft Insurance is underwritten by New Hampshire Insurance Company, an AIG member company, and administered by SNW Insurance Agency, LLC (SNW), the plan administrator and AIG's licensed agent for the customers of Best Buy who elect to purchase coverage and are enrolled under the group insurance policy issued to Best Buy. Mobile phone insurance is optional coverage that you are not required to purchase in order to activate service or purchase a device. Program enrollment and replacement authorization shall be at the sole discretion of New Hampshire Insurance Company and SNW, or any other authorized representative of AIG, in accordance with the terms of the Coverage Certificate and applicable law. Best Buy is not the insurer or the administrator of claims under the insurance program. Best Buy associates are not qualified or authorized to evaluate the adequacy of your existing insurance coverage, and this insurance may provide a duplication of coverage already provided by your personal auto insurance policy, homeowner's insurance policy, renter's insurance policy, or other source of coverage. Please see the Mobile Phone Insurance Certificate of Coverage included in this brochure for more details or visit www.GeekSquad.com/losttheftbystate to review the complete policy. You may also obtain a copy of the complete policy by calling SNW at 1-877-637-7891 or by writing to SNW at: PO Box 928, Jeffersonville, IN 47131 Attn: Terms and Conditions Request. Questions regarding this program should be directed to SNW. AIG strives to satisfy every customer and asks that you allow us the opportunity to resolve any question, concern or complaint you may have by calling us at 1-877-637-7891.

Deductible: When a claim is filed due to a mobile phone being lost or stolen, a deductible will apply. The amount will depend on Best Buy's non-discounted retail price of the device at the time of purchase:

Phones under \$799.99	\$199.99
Phones at or above \$799.99	\$249.99

Covered Equipment: In addition to your mobile handset, the following accessories are covered under the policy: one standard battery, home charger, and earbuds.

Claims Limits: There is a limit of 2 claims within a 12 month rolling period.

Replacement Phone: Our goal is to provide you with a replacement mobile phone that is the same make and model as the phone claimed; however, if it is not available, a similar make and model will be substituted. Your replacement mobile phone could be remanufactured. If a replacement is not available, a gift card in the amount of the current market value of your covered phone will be provided.

Cancellation: Cancelling the Loss and Theft coverage for your mobile phone is easy, just call us at 1-877-637-7891. If you cancel, you will receive a pro-rated refund of your unearned premium.

NEED TO FILE A LOSS OR THEFT CLAIM?

To start your claim:

CALL: 1-866-205-4388

1. Agents are available every day from 8am - 8pm Central Standard Time (CST).
2. Have the make and model of your device available.
3. Have a method of payment for your deductible on hand.
4. We may request proof of ownership and/or a government-issued ID.
5. We may request a police report number.
6. In addition to calling us, it is suggested you contact your mobile phone carrier to temporarily suspend service and prevent unauthorized use.
7. All claims must be filed within 60 days of incident.

MOBILE PHONE INSURANCE CERTIFICATE OF COVERAGE

New Hampshire Insurance Company
(a capital stock company)
("Company")

Administrative Offices
175 Water Street, New York, NY 10038
Telephone No. 212-770-7000

COMMERCIAL INLAND MARINE WIRELESS COMMUNICATIONS EQUIPMENT COVERAGE CERTIFICATE

VARIOUS PROVISIONS IN THIS COVERAGE CERTIFICATE ("CERTIFICATE") RESTRICT COVERAGE. READ THE ENTIRE CERTIFICATE CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED. A COPY OF THE POLICY UNDER WHICH THIS CERTIFICATE IS ISSUED IS AVAILABLE FOR YOUR INSPECTION.

Throughout this Certificate the words "You" and "Your" refer to an Insured Customer. "Company", "We", "Us" and "Our" refer to the insurance company providing this insurance. "Authorized Representative" refers to Best Buy Stores, L.P.

Other words and phrases, whether expressed in the singular or plural, that appear in boldface are defined in the DEFINITIONS of this Certificate.

I. COVERAGE

Subject to all terms, conditions, exclusions and limits of insurance pursuant to this Certificate, and in return

for You paying the premium when due, We agree to provide the insurance pursuant to this Certificate provided that any **Loss to Equipment** occurs while Your coverage is in effect. This insurance is primary over any other insurance You may have.

The coverage pursuant to this Certificate begins at 12:01 a.m. pursuant to Section V, Coverage Effective Date. The information pertaining to Your coverage pursuant to this Certificate is included in Your receipt, invoice, or other documentation from the Named Insured and is incorporated by reference in this Certificate and specifically includes the name and address of the Insured Customer and information to determine the effective date of coverage.

This Certificate covers Your **Equipment for Loss** as long as it is eligible for coverage. We will replace Your Equipment in the event of a Loss.

If You receive a replacement as a result of Your **Loss**, You agree that the replacement:

1. may not include identical features and functions as the **Equipment**; and
2. may be remanufactured, refurbished and may contain non-original manufacturer parts.
3. may be a different model, brand and color;
4. may be made by a different manufacturer;

II. COVERED CAUSES OF LOSS

We will cover the **Equipment** for the following causes of **Loss**:

Theft or Lost Equipment

III. EXCLUSIONS TO COVERED CAUSES OF LOSS

This Certificate does not cover You for the following enumerated losses and causes of loss regardless of any other cause or event that contributes concurrently or in any sequence to the loss. We will not pay for any loss directly or indirectly caused by or resulting from any of the events, conditions or following causes:

- A. The Deductible, as defined in this Certificate, which will not be covered for each claim You make.
- B. Damage to the **Equipment** which is:
 - i. caused by or resulting from normal wear or tear, gradual deterioration, inherent vice or latent defect
 - ii. cosmetic damage including but not limited to marring, scratching, discoloration, or any type of damage or failure that doesn't affect how the **Equipment** works;
 - iii. the result of alterations, maintenance, repairs, faulty design, or any process of cleaning or restoring; or
 - iv. due to obsolescence, including technological obsolescence of the **Equipment**.
- C. **Direct, Sudden and Accidental Damage to Equipment, Theft or Lost Equipment, or Mechanical or Electrical Failure of the Equipment** taking place outside the **Territory**, on or after a date which is more than sixty (60) days after You left the **Territory** with the **Equipment**.

- D. Any loss You may suffer or costs incurred by You for:
 - i. loss of value, loss of use, loss of personalized **Data**, customized software, or information stored in memories, or any consequential loss (including but not limited to any economic loss or other loss of turnover, profits, business, goodwill or expected savings), except as set out elsewhere in this policy;
 - ii. **Direct, Sudden and Accidental Damage to Equipment, Theft or Lost Equipment, or Mechanical or Electrical Failure of the Equipment**, when repairing or replacing antennas, battery chargers or batteries where these items are the only part of the **Equipment** that have been damaged, stolen or lost;
 - iii. any **Direct, Sudden and Accidental Damage to Equipment, Theft or Lost Equipment, or Mechanical or Electrical Failure of the Equipment** caused by any deliberate act by You, Your employees, or any person using the **Equipment** with Your permission;
 - iv. costs or charges when replacing car kits and other accessories which can no longer be used with the **Equipment**;
 - v. any government or public authority confiscating the **Equipment**;
 - vi. returning the **Equipment** for repair, or collecting the **Equipment** once it has been repaired or costs involved with collecting replacement equipment;
 - vii. repairing or providing replacement equipment where the damage to the **Equipment** is covered by the relevant manufacturer's guarantee or warranty for either parts or labor;
 - viii. loss caused by or resulting from a **Computer Virus**;
 - ix. loss caused by or resulting from preventative maintenance or preferential adjustments;
 - x. loss caused by insects, rodents or other vermin;
 - xi. loss caused by abuse of the **Equipment** or resulting from use of the **Equipment** in a manner for which it was not intended or designed by the manufacturer, or any act that voids the manufacturer's warranty;
 - xii. the **Equipment** being routinely serviced, inspected, adjusted or cleaned;
 - xiii. war risks as You are not covered for any **Direct, Sudden and Accidental Damage to Equipment, Theft or Lost Equipment, or Mechanical or Electrical Failure of the Equipment** arising as a result of war (whether war is declared or not), riot, terrorism, revolution or any similar event;
 - xiv. repairing or replacing the **Equipment** where the **Direct, Sudden and Accidental Damage to Equipment, Theft or Lost Equipment, or Mechanical or Electrical Failure of the Equipment** are a result of Acts of God;
 - xv. repairing or replacing the Equipment caused by **Mechanical and/or Electrical Failure**;
 - xvi. Any property or equipment that is not **Equipment**;
 - xvii. Contraband or **Equipment** in the course of illegal transportation or trade;

- xviii. Any antenna or wiring attached to, protruding from, or on the exterior of any vehicle or watercraft;
- xix. **Equipment** in transit to You from a manufacturer or seller;
- xx. **Data, Nonstandard External Media, and Nonstandard Software;**
- xxi. Color face plates or other **Non-Covered Accessories;**
- xxii. Any **Equipment** whose unique identification number (IMEI or ESN, etc.) has been altered, defaced or removed; or
- xxiii. Any **Equipment** you lease, rent or hold for others.

IV. PREMIUM PAYMENTS

You will be charged the following premium for the insurance provided to You pursuant to this Certificate:

You will be charged premium corresponding to the equipment category of Your Equipment associated with Your enrolled **Wireless Number** as shown in the schedule below:

Equipment Category	Policy Term	Premium Per Enrolled Wireless Number
Mobile Phones/Tier 1 Original Retail Price = \$0 - \$799.98	Monthly	\$4.91 (Insurance Included with Service Contract Complete Plan)
Mobile Phones/Tier 1 Original Retail Price = \$0 - \$799.98	24 Months	\$92.50 (Insurance Included with Service Contract Complete Plan - Single Payment)
Mobile Phones/Tier 1 Original Retail Price = \$0 - \$799.98	Monthly	\$5.59
Mobile Phones/Tier 1 Original Retail Price = \$0 - \$799.98	24 Months	\$107.00 (Single Payment)
Mobile Phones/Tier 2 Original Retail Price = \$799.99 & Up	Monthly	\$4.42 (Insurance Included with Service Contract Complete Plan)
Mobile Phones/Tier 2 Original Retail Price = \$799.99 & Up	24 Months	\$83.30 (Insurance Included with Service Contract Complete Plan - Single Payment)
Mobile Phones/Tier 2 Original Retail Price = \$799.99 & Up	Monthly	\$5.09
Mobile Phones/Tier 2 Original Retail Price = \$799.99 & Up	24 Months	\$96.39 (Single Payment)

V. COVERAGE EFFECTIVE DATE

Your coverage for the insurance provided by Us pursuant to this Certificate is effective at 12:01 A.M. on the effective date of coverage as stated herein.

1. If You submit Your request for enrollment for coverage at **Initial Activation**: Your coverage begins upon Our approval. Upon Our approval, coverage is retroactive to the date of the submission of Your request for enrollment. We or Our Authorized Representative will notify you within fourteen (14) days if Your request is not approved.

2. If You submit Your request for enrollment for coverage after **Initial Activation**: Your coverage requires the successful completion of a test call to the Equipment prior to becoming effective. Coverage begins upon Our approval. Upon Our approval, coverage is retroactive to the date of the test call. We or Our Authorized Representative will notify you within fourteen (14) days if Your request is not approved.

VI. LIMITS OF LIABILITY

A. Per Occurrence Limits

The most We will pay, in any one occurrence, to replace Equipment due to a Loss is the original retail price You paid for the Equipment. For any one Loss, We will not pay for a replacement having a retail value of more than the limit, less the applicable deductible set forth in Section VII.

B. Aggregate Limits

A maximum of two replacements of Equipment will be allowed per Wireless Number in any one twelve (12) month period.

The twelve month period is calculated based on the **Date of Replacement** for each covered Loss.

VII. DEDUCTIBLE

A non-refundable deductible, as set forth in the schedule below, is payable at the time a replacement is approved by us for each replacement based on the equipment category of the Equipment being replaced.

The applicable deductibles are set forth in the deductible schedule below.

Deductibles Applicable to Each Replacement	
Equipment Category	Deductible
Mobile Phones/Tier 1 Original Retail Price = \$0 - \$799.98	\$199.99
Mobile Phones/Tier 2 Original Retail Price = \$799.99 & Up	\$249.99

An additional non-returned equipment charge may apply (See Section IX.F) for causes other than Theft or Lost Equipment if You fail to return the Equipment as directed at the time of Loss.

VIII. CONDITIONS IN THE EVENT OF LOSS.

A. In the event of a Loss, We will arrange for the replacement of the Equipment through the **Authorized Service Facility**.

B. You will not be entitled to receive cash, though We may elect to provide a voucher or gift card, at our discretion, equal to the current market value of the Equipment, as determined by Us, not to exceed the original purchase price of the Equipment, including taxes, in lieu of actual replacement of the Equipment. Technological advances may result in a replacement with a lower selling price than the original Equipment.

C. At Our option, we may provide substitute equipment that:

1. Is of like kind and quality;
2. Is either new or refurbished, and may contain original or non-original manufacturer parts; and
3. May be a different brand, model or color.

D. Equipment failure evaluation performed by the **Wireless Service Provider**, the entity that you purchased Your Equipment from and/or Our Authorized Representative and/or manufacturer may be required at Our option prior to approval of Your request for replacement of the Equipment.

IX. DUTIES IN THE EVENT OF LOSS

A. In the event that Your Equipment is stolen or is lost, You must notify Your **Wireless Service Provider** as soon as possible to suspend service.

B. If a claim involves a violation of law or any loss of possession, You agree to promptly notify the law enforcement agency with jurisdiction and obtain confirmation of this notification.

C. You must report the Loss promptly to Our Authorized Representative not later than sixty (60) days from the **Date of Loss**. If You do not report the Loss within sixty (60) days, You will have forfeited Your claim. You must submit all claims through Our Authorized Representative for Our approval prior to the delivery of replacement equipment. Any claims that are not submitted through Our Authorized Representative for Our approval will not be honored and fulfilled.

D. You will do what is reasonably necessary to minimize the Loss and to protect the Equipment from any further Loss.

E. You may be required to provide us with a detailed written proof of Loss statement, a police report case number, and/or a copy of the police report within sixty (60) days of the **Date the Loss** is reported and prior to receipt of a replacement. In the event of a Loss, You may be required to provide a copy of the original bill of sale. You may also be required to present, or provide a photocopy of, a government issued photo I.D.

F. You must keep the Equipment until Your claim is completed. If We replace the Equipment, We may require You to return it to Us at Our expense. If We so direct, You must return the Equipment to Us in the return mailer We provide within ten (10) days or pay the non-returned equipment charge applicable to the model of Equipment that suffered the Loss. **YOU CAN AVOID THIS CHARGE BY SIMPLY RETURNING THE EQUIPMENT AS DIRECTED.**

G. In the event of a Loss, You must permit Us to inspect the Equipment and records proving the Loss. You must cooperate in the investigation of such claim. If requested, You must permit Us to question You under oath at such times as may be reasonably required about any matter relating to this insurance or Your claim, including Your books and records. Your answers must be signed and may be recorded.

H. You must provide Our Authorized Representative with all of the necessary information required to approve Your claim for replacement of Equipment within sixty (60) days of the date that You report Your Loss to Us. Your failure to take delivery of replacement equipment within sixty (60) days of Our claim approval will result in forfeiture of the replacement equipment and Your claim under this Certificate.

I. In the event of a Loss, you must satisfy the nonrefundable deductible applicable to the Loss.

X. ELIGIBILITY AND CANCELLATION.

A. Cancellation or Non-renewal Provisions.

1. You may cancel coverage under this Certificate by mailing or delivering to Us advance written notice stating when such cancellation is effective. You may send Your written notice to Our Authorized Representative as follows: AWG / GSP Plans, ATTN: Cancellations, P.O. Box 9312, Minneapolis, MN 55440-9312

2. We may cancel or non-renew this Certificate by having a written notice of cancellation or non-renewal mailed or delivered to You, and by delivering notice to the Named Insured in the policy at least:

- (a). Ten (10) days before the effective date if We cancel for nonpayment of premium; or
- (b). Forty-five (45) days before the effective date if We cancel or non-renew for any other reason. Except, where longer notice is required by applicable law, the appropriate timely notice will be given.

NOTE: Continued eligibility for this insurance ceases and coverage will automatically terminate upon our replacement of Equipment during any one twelve (12) month period beginning with the **Date of Replacement** for the first replacement that exceeds Your Aggregate Limit (See Section VI.B). We will forward a notice of ineligibility to You, by mail, email or fax at the time of the replacement that reaches Your Aggregate Limit (See Section VI.B). You will remain ineligible for a period of twelve (12) months beginning on the **Date of Replacement** for the replacement that reaches Your Aggregate Limit (See Section VI.B).

3. Notice to You will be mailed or delivered to Your last address known to Us or as otherwise authorized by You.
4. Notice of cancellation or non-renewal will state its effective date, and all insurance under this Certificate will end on that date.

5. If coverage under this Certificate is cancelled, You will be refunded any unearned premium due in accordance with applicable law.
 6. If cancellation or non-renewal notice is mailed, proof of mailing will be sufficient proof of notice.
- B. To be and remain eligible for coverage:
1. You must have activated communications service directly with Your **Wireless Service Provider** and be a valid, active and current subscriber of Your **Wireless Service Provider** to be covered under the policy. Equipment must be actively registered on the **Wireless Service Provider's** network on the **Date of Loss**.
 2. The Equipment must be designated by Us and eligible for coverage under this Certificate. Eligibility may be limited to new Equipment that has not been previously activated for service.
 3. You must not have engaged in fraud or abuse with respect to this or a similar insurance program.
 4. You must not have exhausted the benefits available under this Certificate issued through the named Insured by exhausting the Aggregate Limit. (See Section VI.B).
 5. You must not be in breach of any material term of this Certificate, including, but not limited to: Failure to return damaged Equipment when requested in conjunction with a Loss; or, failure to satisfy the required deductible on a Loss.
- C. You are responsible for the payment of all premiums, per the terms of this Certificate.
- D. The insurance provided under this Certificate is provided to You for the length of term as chosen by You unless You or Your Equipment cease to be eligible for coverage.

XI. ADDITIONAL CONDITIONS.

- A. We will satisfy all claims for Loss under this Certificate within thirty (30) days after presentation and acceptance of satisfactory proof of interest and Loss to Our Authorized Representative and satisfaction by You of Your Duties in the Event of a Loss.
- B. Any recovery or salvage on a Loss will accrue entirely to Our benefit. Upon Our request, You will return to Us any damaged equipment. All Equipment which We replace is the property of Us and may be disabled, destroyed, or reused. We will not provide replacement equipment if You are in breach of the terms of this Certificate due to: failure to return damaged Equipment when requested in conjunction with a prior Loss; or, due to Your failure to satisfy the non-returned equipment charge or deductible on a prior Loss.
- C. You may not assign this Certificate without our written consent.
- D. If any Insured Customer to or for whom We honor a claim under this Certificate has rights to recover damages from another, those rights are transferred to Us. That Insured Customer must do everything necessary to secure Our rights and must do nothing after a Loss to impair them; but You may waive Your rights against another party in writing:

1. Prior to a Loss.
2. After a Loss, only if, at time of Loss, that party is one of the following:
 - a. Someone covered under this Certificate;
 - b. A business firm;
 1. Owned or controlled by the Insured Customer; or
 2. That owns or controls the Insured Customer; or
 3. The Insured Customer's tenant. This will not restrict the Insured Customer's coverage.
- E. Concealment, Misrepresentation or Fraud This coverage is void in any case of fraud, intentional concealment or misrepresentation of a material fact, at any time, concerning:
 1. This coverage;
 2. The Equipment;
 3. Your interest in the Equipment; or
 4. A claim under this Certificate.

XII. DEFINITIONS

- A. "Authorized Service Facility" means the location or locations that serve as a replacement facility for the program and supply replacements for **Equipment**. Selection of the Authorized Service Facility will be at the sole discretion of Us or Our Authorized Representative.
- B. "Computer Virus" means malicious software that damages, destroys, or otherwise interferes with the performance of any **Data**, media, software, or system on or connected to the **Equipment**.
- C. "Covered Accessories" means one standard battery charger, one standard battery, one standard SIM card (if applicable) and one standard wired earbud. All covered accessories are covered as part of covered loss and must have been purchased in conjunction with covered device.
- D. "Data" means information input to, stored on, or processed by the **Equipment**. This includes documents, databases, messages, licenses, contact information, passwords, books, games, magazines, photos, videos, ringtones, music, and maps.
- E. "Date of Loss" means the date on which a **Loss** to the **Equipment** occurs.
- F. "Date of Replacement" means the date on which replacement **Equipment** is shipped to You, or the date on which You pick up the replacement at an **Authorized Service Facility**, as a result of a covered **Loss**.
- G. "Direct, Sudden and Accidental Damage" means a fortuitous event that causes direct physical damage to the Equipment. None of the following is direct, sudden and accidental damage however caused and without regard to whether such condition or event is normal and expected or unusual and unexpected:
 - 1) depletion, deterioration, rust, corrosion, erosion, settling or wear and tear;
 - 2) any gradually developing condition;
 - 3) any defect, programming error, programming limitation, **Computer Virus**, malicious code, loss of **Data**, loss of access, loss of use, loss of

functionality or other condition within or involving **Data** or media of any kind; or 4) contamination by a hazardous substance.

H. "Equipment" means original device purchase including accompanying accessories.

I. "Initial Activation" means the time of initial activation of the **Wireless Service Provider's** service for the **Equipment**.

J. "Insured Customer(s)" means the customer of the Named Insured Service meeting the following conditions:

1. Who have been enrolled in and accepted for coverage under this Certificate.
2. Who have a complete description of their **Equipment** on file with Us or Our Authorized Representative.
3. Who have paid all premiums payable with respect to their **Equipment** before any claimed **Date of Loss**.

K. "Loss" and "Losses" means a covered loss as provided in Section II, Covered Causes of Loss.

L. "Lost" means the vanishing of the Equipment in an unexplained manner where there is an absence of evidence of a wrongful act by a person(s).

M. "Mechanical or Electrical Failure" means failure of **Equipment** to operate due to a faulty part or workmanship or normal wear and tear when operated according to the manufacturer's instructions.

N. "Non-Covered Accessories" means all accessories not included in the definition of Covered Accessories.

O. "Nonstandard External Media" means physical objects on which **Data** can be stored but which are not integrated components of the **Equipment** required for it to function. This includes **Data** cards, memory cards, external hard drives, and flash drives. **Nonstandard External Media** does not include Standard External Media.

P. "Nonstandard Software" means software, other than Standard Software.

Q. "Standard External Media" means physical objects on which **Data** can be stored and that came standard in the original packaging with the **Equipment** from the manufacturer but which are not integrated components of the **Equipment** required for it to function.

R. "Standard Software" means the operating system pre-loaded on or included as standard with the **Equipment** from the manufacturer.

S. "Territory" means United States and its territories.

T. "Theft" means the unlawful taking of the **Equipment** to the deprivation of the Insured Customer.

U. "Wireless Number" or "Wireless Numbers" means the mobile telephone or **Data** line(s) or number(s) assigned by the **Wireless Service Provider** to you.

V. "Wireless Service Provider" means the entity who is providing the wireless telephone or communications services.

XI. STATE CHANGES.

Terms and conditions vary for Certificates issued and Insured Customers residing in select jurisdictions as set forth below.

THIS CERTIFICATE MAY PROVIDE A DUPLICATION OF COVERAGE ALREADY PROVIDED BY YOUR PERSONAL AUTO INSURANCE POLICY, HOMEOWNER'S INSURANCE POLICY, OR OTHER SOURCE OF COVERAGE.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF INSURANCE FRAUD. IN FLORIDA, SUCH CONDUCT IS A FELONY OF THE THIRD DEGREE.

For California customers the California Department of Insurance consumer hotline is 1-800-927-4357
CA license # 0H15018

This is a summary of your insurance coverage certificate. Some provisions may vary by state based upon applicable state law. For a complete copy of the policy, you may visit www.GeekSquad.com/losttheftbystate, or you may call SNW Insurance Agency, LLC at 1-877-637-7891 or write to SNW Insurance Agency, at: PO Box 928, Jeffersonville, IN 47131 Attn: Terms and Conditions Request.

Any questions regarding the coverage provided under this Certificate should be directed to our Authorized Representative as follows: Call our toll-free phone number at 1-877-637-7891.

THERE ARE

20,000

GEEK SQUAD[®] AGENTS WITH OVER



20 YEARS OF EXPERIENCE



PROTECTION



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