



We're making some changes to Visible Protect plans.

Below is a summary of the changes.

Effective August 12, 2021, Visible Protect and Visible Protect Insurance plans will have new, lower deductibles for smartphone screen-only repair!

Visible Protect and Visible Protect Insurance customers who experience screen-only damage on or after August 12, 2021, will be eligible for \$29 screen repair (down from \$99 for Android members) when and where walk-in service is available. When you file a claim, we'll provide you with the service option available to you based on your device type and location. If screen repair isn't an option for you, the device replacement claim option will continue to be available for \$99 for Apple devices and \$199 for Android devices.

Effective October 1, 2021, certain sections of the new coverage documents for Visible Protect plans are different. These differences (except the last one) apply to all Visible Protect plans. We've outlined the impacted sections below for your convenience.

When Coverage Begins: Now addresses how your plan coverage begins for your replacement/upgraded device once you activate it on your Visible wireless network.

What is Covered: We may include other services specific to your device as well as other promotions.

What is Not Covered: Excludes data restoration and software support not included with the device. Coverage also excludes damage from normal wear and tear or neglect, claimed devices with altered functionality or serial number, or events that involve fraud. We also aren't liable for consequential damage.

How to File a Claim and Request Support: We cover events reported within 90 days of device failure or damage.

Your Responsibility: Includes backing up and updating your device regularly and providing additional details for filing your claim, including turning on or off the insured product's security features when requested.

Replacement Options: We may require a credit card authorization as security for an advanced exchange. If you don't return the claimed device or you send us a device that's ineligible for coverage, we'll charge you the retail price of the replacement device plus applicable shipping costs.

Limits of Liability: There's a maximum coverage per claim, which is the lesser of the replacement device or the purchase price of the claimed device, minus your service fee/deductible.

Cancellation (doesn't apply to Visible Protect Service Contract-only plans): There are changes to the cancellation notification time frames and the way we calculate refunds.

Visible Protect plans are optional and you may cancel your plan at any time by going to [Visible.com](https://www.visible.com) and clicking on the chat window, or by tapping 'Help' in the Visible app.

Visible Protect plans for Apple® devices

Choose the Visible Protect plan that's right for you*

	Complete Offer	Visible Protect	Visible Protect Service Contract	Visible Protect Insurance
iPhone Coverage				
Hardware Service Issues (out-of-warranty mechanical/electrical breakdown)	✓	✓		
Accidental Damage (drops, cracks, spills)	✓			✓
Loss/Theft	✓			✓
File a claim online 24/7	✓	✓	✓	✓
Receive replacement devices as early as the next business day when available	✓	✓	✓	✓
Service and Support with AppleCare Services**				
	• 24/7 priority access to Apple experts via chat or phone	✓		
	• Software support for iOS, iCloud and Apple-branded iPhone apps	✓		
	• Apple-certified repair or replacement with Express Replacement Service	✓		
	• Service at Apple Stores and Apple Authorized Service Providers	✓		

Device support enhancements with the Pocket Geek® Mobile by Assurant® app

With Visible Protect and Visible Protect Service Contract, you get access to the Pocket Geek® Mobile by Assurant® app, which helps you maximize your device experience with features to:



- ✓ Find your device
- ✓ Troubleshoot with customized content
- ✓ Review protection plan details

Download the app at the App Store® to begin using your features today.

How to enroll in a protection plan

Enrollment is simple and optional. Just purchase a new, eligible iPhone and add a Visible Protect plan to your cart. Once you've activated your wireless service and made your protection plan payment, your selected coverage begins. You don't have to enroll in a protection plan to purchase/finance a device or get wireless service.

For your convenience, the monthly charge of your protection plan plus any applicable taxes will appear as an individual line item on your wireless bill. Coverage will be canceled for nonpayment.

	Monthly Cost per Device	
	For Tier 1 Devices:	For Tier 2 Devices:
Visible Protect	\$10	\$12
Visible Protect Service Contract	In CA, IA, IL, MT, ND, TX and WA: \$5	In CA, IA, IL, MT, ND, TX and WA: \$6
	In all other states:* \$3	In all other states:* \$4
Visible Protect Insurance	In CA, IA, IL, MT, ND, TX and WA: \$6	In CA, IA, IL, MT, ND, TX and WA: \$7
	In all other states:* \$8	In all other states:* \$9

Visit fastclaim.com/visibleprotect for more info.

* Available in all states except AK, DC and NY.

** Your new Apple device is eligible for AppleCare Services during the first 24 months from the date you purchase the device and enroll in Visible Protect, and as long as your plan coverage remains uninterrupted. Once your device is no longer eligible for AppleCare Services, our obligation to you under the Service Contract will be provided by another Assurant-authorized repair center, where available.

Filing a claim

Visit fastclaim.com/visibleprotect to file a claim 24/7. You may also call 1-866-576-1669 and a Care Specialist will work with you to process your claim. Be sure to file a claim within the time frame indicated in your coverage documents.

If you have Visible Protect with AppleCare Services** and your iPhone needs repair or you need help during the first 24 months of program coverage, the best place to start is getsupport.apple.com. Just answer a few questions and you'll be presented with options to help resolve your issue. Alternatively, you can go to locate.apple.com to find an Apple Store or Apple-Authorized Service Provider near you or call 1-800-APL-CARE (1-800-275-2273) to speak directly to an AppleCare Advisor.

If your device is lost or stolen, contact Yahoo! Mobile or Visible by tapping 'Help' in your phone service app to protect against unauthorized use.

When filing, have these things handy:

- Your wireless number
- ZIP code associated with your wireless account
- Device make, model and storage size
- Cause and date of loss
- Service fee/deductible payment method if applicable

In certain cases, additional documents such as a government-issued identification or proof of loss may be required to process your claim.

Your service fees/deductibles

Once your claim is approved, a service fee or deductible based on your protection plan, device and claim type may be collected from you (by credit card, debit card or eCheck). Please look at the chart below or visit fastclaim.com/visibleprotect to see which service fee/deductible applies.

	Visible Protect	Visible Protect Service Contract	Visible Protect Insurance
Hardware Service Issues	All Device Tiers: \$0	All Device Tiers: \$0	N/A
Accidental Damage	All Device Tiers: \$29† for screen damage \$99 for all other accidental damage	N/A	All Device Tiers: \$29†† for screen damage \$99 for all other accidental damage
Loss/Theft	Tier 1 Devices: \$199 Tier 2 Devices: \$280	N/A	Tier 1 Devices: \$199 Tier 2 Devices: \$280

Claim limit

For Visible Protect and Visible Protect Insurance, you can file a maximum of two covered claims within a rolling 12-month period for loss, theft or accidental damage based on the date of the first repair or replacement (with a maximum replacement value of \$2,000 per covered loss). For Visible Protect and Visible Protect Service Contract, there's no limit on the number of claims you can file for hardware service issues (out-of-warranty mechanical/electrical breakdown).

Info about replacement devices

- Any replacement device will be a reconditioned model of like kind and quality. If a reconditioned device is unavailable, we'll replace it with a new model of like kind and quality. Device color may vary depending on availability.
- Once your claim is approved, a replacement device will be shipped via next-business-day delivery, when available, at no additional cost. Saturday delivery may be available for an additional fee.
- If you file a claim for a damaged or malfunctioning device, you must return that device within 10 days of receiving a replacement device. Otherwise, an unrecovered equipment fee of up to \$2,000, but no greater than the value of the replacement device, will apply. Details on how to return the damaged/malfunctioning device will be provided with the replacement device.

† For iPhone devices with AppleCare Services, within the first two accidental damage claims, the Service Fee for iPhone screen damage is \$29 when service is provided at Apple Stores, Apple Authorized Service Providers, and through Apple's mail-in repair service. For all other iPhone screen damage, the Service Fee is \$99 when service is provided by an Assurant-authorized repair center, where available. For all other iPhone accidental damage claims, the Service Fee is \$99.

†† Within the first two accidental damage claims or 24 months (whichever occurs first), the service fee for iPhone screen damage is \$29 when services are provided through an Assurant-authorized repair center, where available. For all other screen damage and accidental damage claims, the service fee is \$99.

Visible Protect plans for Apple® devices

Other important stuff

- These protection plans are available in all states except AK, DC and NY.
- Enrollment in a protection plan is optional, may be canceled at any time and is not required to purchase or finance a device or obtain wireless services.
- We'll provide you with a copy of the coverage documents with full details on benefits, exclusions and service fees/deductibles shortly after enrolling in the program.
- Visible employees are not licensed insurance agents. No employee or authorized representative of Visible may advertise, represent or otherwise hold himself or herself out as a nonlimited lines licensed insurance producer.
- The Visible Protect plans may duplicate other coverages you may have, such as homeowner's or renter's insurance. Visible Protect and Visible Protect Insurance are primary to any other insurance. Visible and its employees are not qualified or authorized to evaluate the adequacy of your existing insurance coverage. Please check with a licensed insurance agent for a personal insurance assessment.
- Visible receives compensation for services performed under these plans.
- The monthly charge for Visible Protect includes the cost of insurance provided in the plan. For FL customers with Visible Protect, the insurance cost is \$7 for Tier 1 devices and \$8 for Tier 2 devices. For ND and IA customers with Visible Protect, the insurance cost is \$5 for Tier 1 devices and \$6 for Tier 2 devices.
- These protection plans cover the device and the standard charger, standard battery and SIM card (if applicable to your device). They also cover accessories included in the original device packaging in the event of an incident simultaneously affecting both the device and the accessory.
- You must return your damaged or malfunctioning device within 10 days of receipt of your replacement device. If you do not return the device, you'll be charged an unrecovered equipment fee of up to \$2,000, but no greater than the value of the replacement device.
- **Claim Limit:** For loss, theft or accidental damage, Visible Protect and Visible Protect Insurance allow you up to two covered claims within a rolling 12-month period based on the date of the first replacement or repair. A maximum replacement value of \$2,000 applies per covered loss. For Visible Protect and Visible Protect Service Contract, there's no limit on the number of claims you can file for hardware service issues (out-of-warranty mechanical/electrical breakdown). If you have Visible Protect with AppleCare Services, you can file a maximum of two accidental damage claims (including screen damage) with Apple during the first 24 months of your program coverage. AppleCare Services accidental damage claims are subject to the overall claim limit of two claims in a rolling 12-month period for accidental damage, loss and theft incidents. Once your device is no longer eligible for AppleCare Services, our obligation to you under the Service Contract will be provided by another Assurant-authorized repair center, where available.
- **Pocket Geek® Mobile by Assurant®:** Customers must download and register the Pocket Geek Mobile by Assurant app to have access to its features. All carrier customers can download and register the app to access select features. Availability and features may vary by device, operating system or protection plan. Data charges may apply. Pocket Geek Mobile and Assurant are service marks of Assurant, Inc. registered in the U.S. and other countries. Pocket Geek Mobile by Assurant is not an insurance product or a service contract.
- **Exclusions:** Losses caused by or resulting from abuse, misuse, service performed by anyone not authorized by Assurant, intentional or cosmetic damage, pre-existing conditions, manufacturer's recall, and certain Acts of God. For Visible Protect and Visible Protect Service Contract, consequential damage and losses covered under a manufacturer's warranty are also excluded. Refer to your coverage documents for a complete list of exclusions.
- **Term:** Coverage starts at 12:01 a.m. on the day the device is activated on the wireless network and Visible Protect payment is made. You can enroll at device purchase transaction only.
- **Cancellation:** You can cancel your optional coverage at any time by going to Visible.com for Visible customers or Yahooomobile.com for Yahoo! Mobile and clicking on the chat window, or by tapping 'Help' in the Yahoo! Mobile or Visible app. You'll receive a refund and/or credit, if any, of the applicable insurance premium or service contract provider fee within the time frame required by law. This is a monthly renewable plan that must be paid for on a monthly basis, or coverage will be canceled for nonpayment. We will not cancel coverage for nonpayment without providing you with the opportunity to pay within the applicable notice period.
- **Provider and Administrator Information:** Property insurance (for loss, theft and accidental damage coverage) is underwritten by: American Security Insurance Company, NAIC 42978; principal address: 260 Interstate North Circle SE, Atlanta, GA 30339; 1-770-763-1000; jurisdiction: Washington D.C. and all states in the United States except NH; domicile: DE. In NH, the underwriter is Standard Guaranty Insurance Company. The Service Contract Obligor is Federal Warranty Service Corporation in all states, except in CA – Sureway, Inc.; in FL – United Service Protection, Inc.; in OK – Assurant Service Protection, Inc. The address and phone number of each service contract provider is P.O. Box 105689, Atlanta, GA 30348-5689; 1-866-576-1669. These programs are administered by The Signal (P/C License #53379 (PA); P/C License #0D79676 (CA)); 480 E. Swedesford Rd, Suite 350, Wayne, PA 19087; 1-866-576-1669. In OK, the Service Contract Administrator is The Signal, L.P. These companies operate under the trade name Assurant. Visible Protect is offered by Visible Service, LLC ("Visible"); PEI limited license #568661 (CO); PEI limited license #0M58246 (CA); 10000 Park Meadow Dr Lone Tree, CO 80124; 1-866-331-3527. For CA customers, the California Department of Insurance consumer hotline is 1-800-927-4357. For MD customers, the Maryland Department of Insurance consumer hotline is 1-800-492-6116. In UT, insurance coverage for Visible Protect is provided under form number AS1218PPC (VSBU)-1218, and insurance coverage for Visible Protect Insurance is provided under form number AS1218PPC (VSST)-1218. To request a sample of state-specific coverage documents prior to purchasing coverage, or for general program inquiries, please call 1-866-450-5185. Visible is the licensed seller of Visible Protect which may be purchased through Yahoo! Mobile.

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