We have the plan that's right for you.

Visible Protect plans* keep you protected against the unexpected.

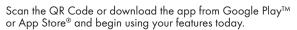
me onexpected.	Complete offer		
	Visible Protect	Visible Protect Service Contract	Visible Protect Insurance
Device coverage			
Mechanical/electrical failure (after the manufacturer's warranty expires)	~	~	
Accidental damage (drops, cracks, spills)	✓		~
Loss/theft	✓		✓
Service and support			
File a claim online 24/7	✓	✓	✓
Smartphone repairs	✓	✓	✓
Receive replacement devices as early as the next business day when available	~	~	~

Make the most of your smartphone device 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 includes features like:

- Security
 Antivirus by Avast (for Android smartphones)
- Plan Management
 Access to coverage docs, claim site, and service fees/deductibles
- Optimization
 Device-specific how-to and troubleshooting guides





How to enroll in a protection plan

Enrollment is simple and optional. Just purchase a new eligible device and add the 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. As your device depreciates, or if you buy a pre-owned or new device that's classified in another tier, your monthly cost and service fee/deductible for your new tier may be adjusted accordingly.

	Monthly cost per device (plus tax if applicable)		
	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 all other states: \$3	In CA, IA, IL, MT, ND, TX, and WA: \$6 In all other states: \$4	
Visible Protect Insurance	In CA, IA, IL, MT, ND, TX, and WA: \$6 In all other states: \$8	In CA, IA, IL, MT, ND, TX, and WA: \$7 In all other states: \$9	

Visit fastclaim.com/visibleprotect for more info.

Simple and easy steps to file a claim

Visit <u>fastclaim.com/visibleprotect</u> 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 service contract.

If your device is lost or stolen, contact Visible via chat to protect against unauthorized use.

When filing, have these things handy:

- Your wireless number and ZIP code associated with the account
- Contact info (we may ask for your picture ID in the claims process to verify your identity)
- Device make, model, and IMEI, and details about what happened to your damaged device (in certain cases, proof of loss may be required to process your claim)
- Service fee/deductible payment method (credit card, debit card, or eCheck)

When you file a claim, you'll be presented with the repair or replacement options available to you, which may include service and technical support through an authorized repair center or an advanced exchange or replacement by mail.



If AppleCare Services is provided to you, this service is available during the first 24 months from the date you purchase the device from Visible and enroll in a Visible Protect plan, and as long as your plan coverage remains uninterrupted.

If your claim is approved for repair:

- You will receive an email with next steps to have your device repaired.
- The device will be repaired with reconditioned, rebuilt, or new parts of like kind and quality to the original device parts.

If your claim is approved for replacement:

- The replacement will be a reconditioned device of like kind and quality. If a
 reconditioned device is not available, we'll replace it with a new device of
 like kind and quality. Device color may vary depending on availability.
- It'll be shipped via next-business-day delivery, when available, at no additional cost. Saturday delivery may be available for an additional fee.
- After receiving your replacement device, you'll have 10 days to return your damaged/malfunctioning device (not applicable to loss/theft claims). Otherwise, an unrecovered equipment fee no greater than the value of the replacement device plus applicable shipping costs will apply. Instructions on how to return the device with prepaid shipping materials will be provided.

Your service fees/deductible

Once your claim is approved, a service fee or deductible, based on your protection plan, device tier, and type of claim 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.

	Service fee/deductible for approved claims (plus tax if applicable)			
	Visible Protect	Visible Protect Insurance	Visible Protect Service Contract	
Mechanical/ electrical failure (after the manufacturer's warranty expires)	\$0	N/A	\$ O	
Accidental damage screen-only repair [†] (smartphone only)	\$29		N/A	
Accidental damage all other	iOS: \$99 All other: \$199 Apple Watch: \$69		N/A	
Loss/theft	Tier 1 devices: \$199 Tier 2 devices: \$280		N/A	



Visible Protect plans

Other important stuff

- These protection plans are available in all states except New York.
- Enrollment in a protection plan is optional, may be canceled at any time, and isn't 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 when you enroll in the program.
- Visible employees aren't licensed insurance agents. No employee or authorized representative of Visible may advertise or represent themselves as a nonlimited lines licensed insurance producer.
- The Visible Protect plans may duplicate other coverages you may have, such as homeowners or renters insurance. Visible Protect and Visible Protect Insurance are primary to any other insurance. Visible and its employees aren't 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 don't return the device, you'll be charged an unrecovered equipment fee of no greater than the value of the replacement device plus applicable shipping costs.
- Claim limit: Visible Protect and Visible Protect Insurance allow for a maximum of two covered claims
 within a rolling 12-month period for loss, theft, or accidental damage (including screen-only repairs)
 based on the date of the first repair or replacement, with 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. For Visible Protect Service Contract, there's no limit to covered mechanical/electrical failure
 claims (after the manufacturer's warranty expires). The maximum coverage per claim is the lesser of the
 replacement device or the purchase price of the claimed device.
- Pocket Geek® Mobile by Assurant® app: Download and register the Pocket Geek Mobile by
 Assurant app to have full access to its features. All customers can download and register the app to
 access basic features at no additional cost. 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 isn't
 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,
 certain Acts of God, consequential damage, and losses covered under a manufacturer's warranty are
 excluded. Refer to your coverage documents for a full 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 and
 clicking on the chat window, or by tapping 'Help' in the 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. These are month-to month programs that automatically renew unless
 canceled by the customer or by us that must be paid for on a monthly basis, or coverage will be
 canceled for nonpayment. We won't cancel insurance or service contract 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 for Mechanical Breakdown (MB) 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)); P.O. Box 47168, Atlanta, GA 30362; 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"); Portable Electronics Insurance #568661 (CO), #0M58246 (CA), #3000914784 (IA); 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 TIP20001P-1119, and insurance coverage for Visible Protect Insurance is provided under form number TIP20001P-1119. 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 for Visible Protect.