

# Verizon Business Complete

**Manage your business.  
Not your smartphones.**



See inside for full details on Verizon Business Complete.

**verizon**  
business

**asurion**

# Summary of Key Terms and Conditions

## for Wireless Phone Protection for Verizon Business Complete for Verizon Business Complete

Verizon Business Complete consists of 1) Wireless Phone Protection for Verizon Business Complete and 2) Verizon Business Core Mobile Bundle.

Wireless Phone Protection for Verizon Business Complete <sup>1</sup>	
<b>Coverage</b>	Insurance: Loss, theft and damage
<b>Monthly Charge<sup>2</sup></b>	\$6.90
<b>Replacement Deductibles</b>	<b>Loss and theft:</b> \$189/\$229/\$279 (depending on device) <b>Damage:</b> \$99
<b>Cracked Screen Repair Deductible</b>	\$0 (available for select smartphones and subject to parts availability)
<b>Claim Limit (max claim amount):</b>	\$3,000 per claim
<b>Max Number of Claims:</b>	2 in 12 months (excluding cracked screen repairs, which are unlimited)
<b>Cancellation Policy</b>	<b>Wireless Phone Protection for Verizon Business Complete continues to renew each month until canceled</b> , and is billed directly to your wireless account. You can cancel your optional coverage at any time and receive a prorated refund of your monthly charge. We may cancel your coverage or change terms by giving you prior written notice as required by law.
<b>Replacement Devices</b>	Claims may be fulfilled with new or refurbished devices and may be the same model or another model of like kind and quality. Replacement devices may contain original or non-original replacement parts. Colors, features and accessory compatibility are not guaranteed.
<b>Arbitration</b>	The Terms and Conditions contain a binding Arbitration Agreement. See Important Information panel for more details.

### All applicable taxes and fees extra.

<sup>1</sup> Lost, stolen or damaged device replacements are provided by Wireless Phone Protection for Verizon Business Complete, which is insurance coverage underwritten in Georgia by LM General Insurance Company (Boston, MA), in Indiana by Indiana Insurance Company (Boston, MA), in Louisiana by Liberty Personal Insurance Company (Boston, MA), in New Jersey by Liberty Mutual Mid-Atlantic Insurance Company (Boston, MA), and in all other states by Liberty Insurance Underwriters Inc. (Boston, MA) or one of its insurance company affiliates. Asurion Insurance Services, Inc. (in California, Agent License #0B35141; in Iowa, Agent License #1001000131), is the Agent and provides the claims servicing under this program.

<sup>2</sup> If you purchase Wireless Phone Protection for Verizon Business Complete, the monthly insurance premium may include fees payable to Verizon and/or Asurion.



## Deductible amounts

The deductible schedule may be changed from time to time, as some devices may be moved to a different tier during the term of enrollment.

Deductibles for select smartphones:

Verizon Business Complete Preferred	
<b>\$229</b>	Apple® iPhone® 16 128GB, Samsung Galaxy S25 128GB
<b>\$189/\$279</b>	No devices at this time
Verizon Business Complete Standard	
<b>\$189</b>	Apple® iPhone® 14 128GB
<b>\$229</b>	Samsung Galaxy S24 128GB
<b>\$279</b>	No devices at this time
Damage Replacement Deductible	
<b>\$99</b>	Applicable to all damage ineligible for cracked screen repair.
Cracked Screen Repair Deductible	
<b>\$0</b>	NOTE: Repair is available on select smartphones, subject to parts availability. To check availability, go to <a href="https://phoneclaim.com/verizon">phoneclaim.com/verizon</a> .

For more information regarding which Verizon Business Complete plan is right for you, please visit [www.verizon.com/business/products/mobile/plans/business-complete](https://www.verizon.com/business/products/mobile/plans/business-complete).

### All deductibles are non-refundable, and per approved claim.

If you don't see your device, go to [phoneclaim.com/verizon](https://phoneclaim.com/verizon) or call 1-888-655-7443. The Asurion® and Verizon® trademarks and logos are the property of Asurion, LLC and Verizon Trademark Services, LLC, respectively. All rights reserved. Apple and iPhone are trademarks of Apple Inc. All other trademarks, service marks and product brands that appear herein are the property of their respective owners. Asurion, LLC and Verizon Trademark Services, LLC are not affiliated with, or sponsored or endorsed by, any of the respective owners of the other trademarks appearing herein.

# Information and Limitations

**BINDING ARBITRATION:** WHILE WE TRY TO RESOLVE DISPUTES, THE INSURANCE POLICY CONTAINS A MANDATORY BINDING ARBITRATION PROVISION THAT REQUIRES THE SUBMISSION OF ALL DISPUTES (EXCEPT WHERE EXPRESS STATE EXEMPTIONS ARE PROVIDED) TO ARBITRATION IN ACCORDANCE WITH THE PROVISIONS SET FORTH IN SECTION G.1. OF THE POLICY.

**THE ARBITRATION AGREEMENTS DO NOT PREVENT YOU FROM INFORMING FEDERAL, STATE OR LOCAL AGENCIES OF ANY DISPUTE. IF YOU DO NOT AGREE TO SUBMIT DISPUTES TO BINDING AND INDIVIDUAL ARBITRATION, OR YOU DO NOT AGREE TO ANY OTHER PROVISION OF THE ARBITRATION AGREEMENTS, YOU SHOULD NOT ENROLL IN DEVICE PROTECTION PRODUCTS.**

**Replacement Smartphones:** For approved claims, a repair or replacement device will be provided at our discretion. It is our goal to provide you with a replacement smartphone that is the same color and has the same features, but this cannot be guaranteed. If the same make and model you claim is not available, a similar make and model will be substituted. Your replacement smartphone could be new or refurbished and may contain original or non-original replacement parts. You may also receive standard accessories with lost or stolen claims.

**Covered Accessories:** The following accessories are covered at the time of loss: one standard battery (attached to the wireless smartphone at the time of loss) and one standard home charger.

**Optional Insurance Coverage:** Verizon Business Complete includes insurance coverage; however, you do not need to purchase insurance coverage in order to be provided your Verizon smartphone as a service and activate your Verizon service.

**Duplication of Coverage:** You may already have coverage under your homeowners insurance or other means. This insurance coverage is primary over any other insurance you may have.

**Sales Representative Qualifications:** Unless otherwise licensed, Verizon sales representatives are not qualified or authorized to evaluate the adequacy of your existing insurance coverages.

**Electronic Communications:** Asurion may send you program communications, including legal notices and terms and conditions, electronically using the last email address on file with Verizon, the mobile number identified in the Verizon system as the account owner and/or any other email address or mobile number you provide to Asurion, unless prohibited by

state law. If electronic delivery is not possible, this information will be mailed to you. Legal notices will not be sent to New York customers electronically.

**Covered Property:** Your coverage applies to the smartphone associated with an active service agreement, when you enroll that smartphone in Verizon Business Complete.

**Insurance Exclusions and Limitations:** Coverage contains limitations and exclusions including: loss or damage caused by governmental authority; nuclear hazard; war; delay or loss of use; electrical and mechanical breakdown; dishonest or criminal acts; obsolescence; recall or design defect; cosmetic damage; covered under warranty; late claims; programming; repair work; virus; voluntary parting; intentional loss or damage; pollution; fees or charges; failure to mitigate; and vermin. See terms and conditions for full list of exclusions and limitations.

**Non-Return Fee:** If you receive a replacement smartphone, your original smartphone must be returned to us (unless it has been lost or stolen) using the prepaid shipping label provided with your replacement smartphone. Under the insurance program, a Non-Return Fee of up to \$300 based on the cost of the claim to Liberty Insurance Underwriters Inc. (or its affiliates) may be charged for your failure to return your original smartphone.

**For Residents of California, Indiana, Maryland and Illinois:** Consumer hotline for the California Department of Insurance is 1-800-927-HELP (4357); for the State of Indiana Department of Insurance is 1-800-622-4461; and for the Maryland Department of Insurance is 1-800-492-6116. The Illinois Department of Insurance can be contacted by mail at 320 W. Washington St., Springfield, IL 62767, by phone at 1-877-527-9431 or online at <https://mc.insurance.illinois.gov/messagecenter.nsf> (online form) or <https://insurance.illinois.gov/Complaints/PropertyCasualtyComplaintForm.pdf> (printable format).

**For Washington Residents Only:** We may change the insurance terms and conditions with at least 30 days' notice and we may only cancel for the following reasons and notice: (i) 15 days for fraud or material misrepresentation in obtaining coverage or the presentation of a claim; (ii) 10 days for nonpayment; (iii) immediately for no longer having active service with Verizon or exhausting your aggregate claim limit; or (iv) 30 days based on a determination by Verizon or the Agent that the program should no longer be offered. We will not increase the premium or deductible or restrict coverage more than once in any 6 month period but will provide to each Washington policy holder a 30-day advance written notice of any premium or deductible increase.

# There's a smarter way to manage your business phones

Verizon Business Complete is a comprehensive mobile phone service that provides your business with a smartphone as a service, unlimited talk, text and data.\* Plus, enjoy 24/7 technical support, and coverage for loss, theft, and damage – all for one low monthly price.

Verizon Business Complete helps free up valuable business resources by providing direct employee support for smartphone onboarding, off-boarding, and technical support issues. Your business stays in control with included Mobile Device Management to set and manage security policies and application deployments to your smartphone.

For more information regarding which plan is right for you, please visit [www.verizon.com/business/products/mobile/plans/business-complete](http://www.verizon.com/business/products/mobile/plans/business-complete).

## Verizon Business Complete Preferred \$80/mo.<sup>3</sup>

Newer model smartphones

## Verizon Business Complete Standard \$65/mo.<sup>4</sup>

Recent generation smartphones

Auto pay and military discounts do not apply. Customers have the option to enroll in Verizon Business Core Mobile Bundle for their smartphone as a service and tech support. Verizon Business Core Mobile Bundle does not include Wireless Phone Protection for Verizon Business Complete (insurance coverage).

\* Unlimited 4G LTE, 5G & 5G Ultra Wideband (UW) data; in times of congestion, your 4G LTE & 5G smartphone & mobile hotspot data may be temporarily slower than other traffic after 50 GB/line/mo. After 25 GB/line/mo high-speed mobile hotspot data, mobile hotspot data reduced to speeds up to 600 Kbps (4G LTE & 5G) and 3 Mbps (5G UW) for the rest of the month. Domestic data roaming at 2G speeds. Unlimited talk & text also available in Canada & Mexico along with 2 GB of high speed data per 24 hours with unlimited data at 3G speeds thereafter. If more than 50% of your total talk, text or data usage in a 60-day period is in Canada or Mexico, use of those services in those countries may be removed or limited. Call Filter & Mobile Device Management activation required. Additional terms apply.

<sup>3</sup> All applicable taxes and fees extra. Verizon Business Complete Preferred consists of Verizon Business Core Mobile Bundle Preferred (smartphone as a service, service plan, data and technical support) and Wireless Phone Protection for Verizon Business Complete, both available separately. The monthly charge for Verizon Business Core Mobile Bundle Preferred is \$73.10 plus applicable taxes and fees. For further information on Wireless Phone Protection for Verizon Business Complete, please see the Summary of key terms panel.

<sup>4</sup> All applicable taxes and fees extra. Verizon Business Complete Standard consists of Verizon Business Core Mobile Bundle Standard (smartphone as a service, service plan, data and technical support) and Wireless Phone Protection for Verizon Business Complete, both available separately. The monthly charge for Verizon Business Core Mobile Bundle Standard is \$58.10 plus applicable taxes and fees. For further information on Wireless Phone Protection for Verizon Business Complete, please see the Summary of key terms panel.



**\* To view the Wireless Phone Protection for Verizon Business Complete Terms and Conditions, you may do one of the following before you enroll:**

1. Scan QR code
2. View and download online at [asurion.com/legal/verizon](http://asurion.com/legal/verizon)
3. View the terms immediately following this brochure



We will also provide you with the Terms and Conditions after enrollment.



## Protection, support and more

Verizon Business Complete provides coverage for loss, theft, and damage (including liquid).



### Same-day delivery, activation and setup

Get your replacement smartphone the same day.<sup>5</sup>



### Unlimited number of cracked screen repair claims

Get your screen fixed as soon as the same day for no additional cost.<sup>6</sup>

The above benefits are available for select smartphones, subject to inventory/parts availability.

Verizon Business Complete also provides device assistance and support.



### Unlimited laptop health checkups

Keep laptops in shape with tune-ups, diagnostics to identify issues, and help removing viruses at a convenient repair location near you.<sup>7</sup>



### Unlimited device refresh

Promote longer device life with deep cleanings and unlimited diagnostics designed to help you improve speed, performance and battery life.<sup>8</sup>



<sup>5</sup> Available for approved Wireless Phone Protection for Verizon Business Complete insurance claims for replacement of select smartphones in select locations and is subject to claim approval time, inventory and technician availability and other criteria, which are subject to change at any time. The Same Day Delivery and Setup benefit is provided by Verizon Business Core Mobile Bundle.

<sup>6</sup> Select smartphones that only have a cracked front screen are eligible for cracked screen repair (smartphones with damage to the back glass or other damaged components beyond front glass are not eligible for cracked screen repair). Subject to parts and technician availability, which are subject to change at any time. Visit [phoneclaim.com/verizon](https://phoneclaim.com/verizon) to check current device eligibility. Repairs are performed by an Asurion-certified technician and come with a 12-month limited warranty. Repairs may use new or refurbished parts, and may contain original or non-original manufacturer parts, and may void the manufacturer warranty. Repair options may include in-store repair, mail-in repair or at-home repair. This benefit is provided by Wireless Phone Protection for Verizon Business Complete.

<sup>7</sup> Available in select locations and for select laptops, which are subject to change at any time. Laptop health checkups are limited to diagnostic exams only, and do not include troubleshooting, triage, repair or replacement services. Anti-virus software installation, scanning and virus removal (if applicable) will also be provided. This benefit is provided by Verizon Business Core Mobile Bundle.

<sup>8</sup> Device sanitization is only available in select locations, which are subject to change at any time. Availability of device sanitization is for most smartphones and is contingent on certain criteria, technician availability. Device performance checks are a web-based service. These services are diagnostic only and do not include troubleshooting, triage, repair or replacement services. These benefits are provided by Verizon Business Core Mobile Bundle.

## Notice of potential change fees

In addition to the monthly price, there is a one-time \$75 fee for a device upgrade within 24 months of enrolling a new device. This fee does not apply to upgrades after 24 months. Customers canceling Verizon Business Complete or Verizon Business Core Mobile Bundle are subject to a \$75 change fee per device upon termination of service agreement.



**Wireless Communications  
Equipment Coverage Insurance  
Policy By: in Georgia, LM General  
Insurance Company, in Indiana,  
Indiana Insurance Company,  
in Louisiana, Liberty Personal  
Insurance Company, in New  
Jersey, Liberty Mutual Mid-Atlantic  
Insurance Company, and in all  
other states, Liberty Insurance  
Underwriters Inc., or one of its  
insurance company affiliates.**

**WIRELESS COMMUNICATIONS EQUIPMENT  
COVERAGE INSURANCE POLICY**

Various provisions in the policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

The words “we,” “us” and “our” refer to the insurer in Georgia, LM General Insurance Company; in Indiana, Indiana Insurance Company; in Louisiana, Liberty Personal Insurance Company; in New Jersey, Liberty Mutual Mid-Atlantic Insurance Company; and in all other states, Liberty Insurance Underwriters Inc., or one of its insurance company affiliates that is providing this insurance.

The terms “you” and “your” mean, as the context requires, the First Named Insured or any Additional Insured or both.

The word “Agent” refers to Asurion Insurance Services, Inc.

The term “Authorized Service Center” means the service center providing repair and replacement services on our behalf.

The term “Wireless Service Provider” means Verizon Wireless, who is the First Named Insured, providing the Covered Property.

**A. COVERAGE**

In exchange for premium paid when due, we agree to provide the coverage as stated in the policy on a month to month basis, provided that any covered damage or loss to the Covered Property is sustained while your coverage is in effect.

**1. Who Is Covered**

**a. First Named Insured**

The First Named Insured is Verizon Wireless for its interest in Covered Property.

**b. Additional Insureds**

The First Named Insured has the right to request Additional Insured status for a customer for his or her interest in the Covered Property which he, she or it owns (references herein to “Insured” refer collectively to “First Named Insured” and “Additional Insured”). Requests for coverage for Additional Insureds are subject to our approval.

**2. Covered Property**

Covered Property means only the mobile wireless communications equipment as follows:

Covered Property means the wireless device owned by the First Named Insured or an affiliate of the First

Named Insured and used as a service by the Additional Insured under an active service agreement for which: 1) the unique identification number (International Mobile Equipment Identity (IMEI), Electronic Serial Number (ESN), or Mobile Equipment ID (MEID) of such wireless device is reflected in the records of the Wireless Service Provider at the time coverage initially became effective; and 2) outgoing airtime usage has been logged with the Wireless Service Provider after coverage became effective. The Additional Insured’s interest in the Covered Property that is under an active service agreement between the Additional Insured and the First Named Insured is not excluded under Section 6.h below for so long as such device remains Covered Property, but all other leased, held or rented property continues to be excluded from coverage under this Policy pursuant to Section 6.h below.

Covered Property includes certain accessories used with the Covered Property at the time of loss, specifically: one (1) standard battery (attached to the wireless device at time of loss) and one (1) standard home charger.

**3. Coverage Period**

Coverage is provided for the policy period shown in the Declarations subject to Section G.4.b.

**4. Coverage Territory**

We insure the Covered Property wherever it is located in the world.

We may require any claims occurring outside the United States or its territories to be processed in the United States.

**5. Covered Causes of Loss**

Covered Causes of Loss means risks of being lost, stolen or directly damaged, except as limited or excluded elsewhere in the policy.

**6. Property Not Covered**

Covered Property does not include:

- a. Contraband or property in the course of illegal transportation or trade.
- b. Data, meaning information input to, stored on, or processed by the Covered Property. This includes documents, databases, messages, licenses, contact information, passwords, books, games, magazines, photos, videos, ringtones, music, and maps.

- c. Proprietary electronic devices included with automobile systems and any motor vehicle or watercraft original or after-market equipment or accessories, whether or not permanently installed, including any antenna or wiring.
- d. Property that has been entrusted to (including property in-transit) others for any service, repair or replacement, other than the Authorized Service Center or its designee.
- e. Nonstandard Software, meaning software other than Standard Software. "Standard Software" means the operating system pre-loaded on or included as standard with the Covered Property from the manufacturer.
- f. Wireless Equipment whose unique identification number (including serial number, ESN, MEID, IMEI or similar unique identification number) has been altered, defaced or removed.
- g. Nonstandard External Media, meaning physical objects on which data can be stored but which are not integrated components of the Covered Property 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. "Standard External Media" means physical objects on which data can be stored and that came standard in the original packaging with the Covered Property from the manufacturer but which are not integrated components of the Covered Property required for it to function.
- h. Any property you lease, rent or hold for others.
- i. Any other equipment or accessories not described as Covered Property.
- j. Batteries (unless otherwise covered as a covered accessory when part of a loss to other Covered Property).

## **B. EXCLUSIONS**

This insurance does not apply to loss or damage identified in any of the following or directly or indirectly caused by or resulting from any of the following:

### **1. Governmental Authority**

Seizure or destruction of property by order of governmental authority.

### **2. Nuclear Hazard**

Nuclear reaction or radiation, or radioactive contamination, however caused. If physical loss or damage by fire ensues, we will pay only for such ensuing loss or damage.

### **3. War**

- (a) War, including undeclared or civil war;
- (b) Warlike action by a military force; or
- (c) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

### **4. Delay, Loss of Use**

Indirect or consequential loss or damage, including loss of use, interruption of business, loss of service, loss of market, loss of time, loss of profits, inconvenience or delay in repairing or replacing lost or damaged Covered Property.

### **5. Electrical and Mechanical Breakdown**

Failure of Covered Property to operate due to a faulty part or workmanship or normal wear and tear when operated according to the manufacturer's instructions.

### **6. Dishonest or Criminal Acts**

Dishonest, fraudulent or criminal acts by you, any authorized user of the Covered Property, anyone you entrust with the Covered Property, or anyone else with an interest in the Covered Property for any purpose, whether acting alone or in collusion with others.

### **7. Obsolescence**

Obsolescence or depreciation.

### **8. Recall or Design Defect**

- (a) Manufacturer's recall; or
- (b) Error or omission in design, programming or system configuration.

### **9. Cosmetic Damage**

Cosmetic damage, however caused, that does not affect the manufacturer's intended use. This includes:

- (a) Cracking, marring, or scratching.
- (b) Change in color or other change in the exterior finish.
- (c) Expansion or contraction.



## 10. Covered Under Warranty

Loss or damage that is covered under the manufacturer's warranty. In the event we have knowledge of a prior malfunction, proof of repair may be required before coverage for future claims is applicable.

## 11. Late Claims

Claims not reported as required by Section E.3. of the policy.

## 12. Programming, Repair Work

Programming, cleaning, adjusting, repairing, modifying, installing, servicing, maintaining, or performing any other work upon Covered Property.

## 13. Virus

Computer virus or any other malicious code or similar instruction that:

- (a) Disrupts the normal operation of the Covered Property; or
- (b) Results in destruction of or unsuitability of data or programs stored in the Covered Property.

## 14. Voluntary Parting

Voluntarily parting with Covered Property by an Insured or by any person entrusted with Covered Property, whether or not induced to do so by any fraudulent scheme, trick, device or false pretense.

## 15. Intentional Loss or Damage

Abuse, intentional acts, or use of the Covered Property in a manner inconsistent with the use for which it was designed, intended, or advised by the manufacturer or that would void the manufacturer's warranty.

## 16. Pollution

The discharge, dispersal, seepage, migration or escape of pollutants. Pollutants means any solid, liquid, gaseous, or thermal irritant or contaminant including smoke, vapor, soot, fumes, acid, alkalis, chemicals, artificially produced electric fields, magnetic field, electromagnetic field, sound waves, microwaves, and all artificially produced ionizing or non-ionizing radiation and/or waste. Waste includes materials to be recycled, reconditioned or reclaimed.

## 17. Fees or Charges

Any fees or charges assessed by Verizon Wireless, whether the charges incurred are legitimate or fraudulent.

## 18. Failure to Mitigate

Failure to do what is reasonably necessary to minimize the loss and to protect the Covered Property from any further loss.

## 19. Vermin

Insects, rodents, or other vermin.

## C. LIMITS OF INSURANCE

The most we will spend in any one occurrence to repair or replace Covered Property is \$3,000. This Limit of Insurance applies separately to each claim.

Each Additional Insured is limited to two (2) losses for lost, stolen or directly damaged, and unlimited cracked screen losses in any consecutive 12 month time period, including losses incurred during any prior consecutive policy period. When this limit is exhausted, coverage will cease immediately and we will notify the Additional Insured that his or her coverage has ceased and no future premiums are due.

## D. DEDUCTIBLE

The Deductible is either \$0, \$99, \$189, \$229, or \$279, depending on whether the Covered Property is found in Schedule A, B, C, D, or E and is non-refundable and is payable at the time a loss is approved by the Agent. This Deductible will apply to each filed and approved covered claim, and does not reduce the Limit of Insurance. Only an Additional Insured may pay the Deductible.

## E. INSURED'S DUTIES IN EVENT OF LOSS TO INSURED'S COVERED PROPERTY

In the event of loss or damage to Covered Property, the Insured presenting the claim must cooperate with us and see that the following are done:

### 1. Suspend Wireless Service

Suspend your wireless communication service, if applicable, as soon as possible if the Covered Property is lost or stolen.

### 2. Notify Police

If a claim involves a violation of law or any loss of possession, notify the police and obtain a police report or case number, the police station phone number, and the officer's name and badge number taking the report. If requested, provide a copy of the police report to Asurion Insurance Services, Inc. within 30 days of request.

### **3. Notify Agent, Give Description**

Notify Asurion Insurance Services, Inc. within 90 days of the time of loss.

Give a complete description of:

- a. The Covered Property, including make and model, wireless number, if applicable, and unique identification number (such as serial number, ESN, MEID, IMEI or similar unique identification number); and
- b. How, when and where the loss or damage occurred.

### **4. Protect**

Take all reasonable steps to protect the Covered Property from further damage.

### **5. Permit Inspection**

Permit us or our Agent to inspect the damaged property. If we request to evaluate your equipment failure prior to completion of your claim, we may require you to take the Covered Property to a specified location in your area, or send it to the Agent or Authorized Service Center at our expense.

### **6. Statement Under Oath**

If requested by us or our Agent, submit to questioning under oath about a claim or other matter relating to the policy. In such event, the answers must be signed and may be recorded.

### **7. Proof of Loss and Ownership**

If required, provide:

- a. Proof of ownership, such as a bill of sale, receipt, proof of purchase or warranty exchange.
- b. A signed, sworn proof of loss or damage containing the information we or our Agent request to settle the claim. We may require this statement to be notarized, for which you may incur a nominal fee.
- c. A copy of government-issued photo identification.
- d. Other records and documents that may be reasonably requested.

These records must be provided within 30 days after our request for the documentation.

### **8. Return of Damaged and/or Malfunctioning Covered Property**

The Additional Insured is required to return the damaged property including, if coverage is provided under the policy, property that suffered mechanical and electrical

breakdown, to the Authorized Service Center or other designated location. If the replacement equipment is sent to you, you will be provided a prepaid shipping label and envelope in which to return the damaged property.

Disposal of the damaged Covered Property other than by returning it to the Authorized Service Center, or other location designated by us, requires the prior consent of us or our Agent.

If the damaged Covered Property is not returned as directed within 15 days of the receipt of the replacement equipment, a Non-Return Fee as applicable to the model of Covered Property, not to exceed three hundred dollars (\$300) may be charged to the Additional Insured.

Any recovery of lost or stolen property will accrue entirely to our benefit.

### **9. Take Delivery**

We may make available to you the approved replacement equipment for pick up at your Wireless Service Provider. We may also ship the approved replacement equipment through our Authorized Service Center directly to you within the United States for which you must be available to take delivery of the replacement equipment within 30 days of claim authorization. If you are not available at the time you agree to take delivery, you may be required to pay the costs of reshipping your replacement equipment.

## **F. OUR DUTIES IN EVENT OF LOSS**

### **1. When We Repair or Replace**

If a claim is made, we or Asurion Insurance Services, Inc. will notify the Insured of Asurion Insurance Services, Inc.'s assessment of the claim within 10 days after we or Asurion Insurance Services, Inc. receives all the information requested from the Insured presenting the claim.

Repair or replacement of the lost or damaged Covered Property will be done within 30 days after the Insured, or his or her designee has complied with all the terms of the policy, and we have agreed with the Insured about the repair or replacement.

### **2. Our Options**

At our option, we or the Authorized Service Center may repair the Covered Property with substitute parts or provide substitute equipment that:

- a. Is of like kind, quality and functionality;
- b. Is either new, refurbished, or remanufactured, and may contain original or non-original manufacturer parts; and
- c. May be a different brand, model or color.

## G. ADDITIONAL CONDITIONS

### 1. Arbitration Agreement

**Please read this Arbitration Agreement carefully. It affects your rights.** Most of your concerns about the policy can be addressed simply by contacting us at 1-888-655-7443. In the unlikely event we cannot resolve any disputes, including any claims under the policy, that you or we may have, **YOU AND WE AGREE TO RESOLVE THOSE DISPUTES THROUGH EITHER BINDING ARBITRATION OR SMALL CLAIMS COURT INSTEAD OF THROUGH COURTS OF GENERAL JURISDICTION. YOU AND WE AGREE THAT ANY ARBITRATION WILL TAKE PLACE ON AN INDIVIDUAL BASIS ONLY. YOU AND WE AGREE TO WAIVE THE RIGHT TO A TRIAL BY JURY AND TO PARTICIPATE IN CLASS ARBITRATIONS AND CLASS ACTIONS.** Arbitration is more informal than a lawsuit in court. Arbitration uses a neutral arbitrator instead of a judge or jury. It has more limited discovery than in court and is subject to limited review by courts. Arbitrators can award the same damages and relief that a court can award.

For the purpose of this Arbitration Agreement, references to “we,” “us” and “our” includes Liberty Insurance Underwriters Inc., our Agent, the First Named Insured and their respective parents, subsidiaries, affiliates, agents, employees, successors and assigns. The policy evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this Arbitration Agreement. This Arbitration Agreement shall survive the termination of the policy.

This Arbitration Agreement is intended to be interpreted broadly, and it includes any dispute: (1) arising out of or relating in any way to the policy or to the relationship between You and Us, whether based in contract, tort, statute, fraud, misrepresentation or otherwise; (2) that arose either

before this Arbitration Agreement or policy was entered into by you and us or that arises after this Arbitration Agreement or policy is terminated; and (3) that currently is the subject of a purported class action litigation in which you are not a member of a certified class. Notwithstanding the foregoing, this Arbitration Agreement does not preclude you from bringing an individual action in small claims court or from informing any federal, state or local agencies or entities of your dispute. Such agencies or entities may be able to seek relief on your behalf.

If you or we intend to seek arbitration you and we must first send to the other a written Notice of Claim (“Notice”) by certified mail. Your Notice to us should be addressed to: Legal Department, P.O. Box 110656, Nashville, TN 37222. The Notice must describe the dispute and state the specific relief sought. If you and we do not resolve the dispute within 30 days of receipt of the Notice, you or we may initiate an arbitration proceeding with the American Arbitration Association (“AAA”). You can obtain the forms necessary to initiate an arbitration proceeding by visiting [www.adr.org](http://www.adr.org) or by calling 1-800-778-7879. After we receive notice that you have commenced arbitration, we will reimburse you for payment of any filing fee to the AAA. If you are unable to pay a required filing fee, we will pay it if you send a written request by certified mail to: Legal Department, P.O. Box 110656, Nashville, TN 37222. The arbitration shall be administered by the AAA in accordance with the Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes (the “Arbitration Rules”) in effect at the time the arbitration is initiated and as modified by this Arbitration Agreement. You can obtain a copy of the Arbitration Rules by visiting [www.adr.org](http://www.adr.org) or by calling 1-800-778-7879.

The arbitrator appointed by the AAA to decide the dispute is bound by the terms of this Arbitration Agreement. All issues are for the arbitrator to decide, including the scope of this Arbitration Agreement, with the exception that issues relating to the enforceability of this Arbitration Agreement may be decided by a court. Unless you and we agree otherwise, any arbitration hearings will take place in the county or parish of your billing address. If your dispute is for \$10,000 or less, you may choose to

conduct the arbitration hearings either by submitting documents to the arbitrator or by appearing before the arbitrator in person or by telephone. If your dispute is for more than \$10,000, the right to arbitration hearings will be determined by the Arbitration Rules. We will pay all filing, administration and arbitrator fees for any arbitration initiated pursuant to this Arbitration Agreement, unless your dispute is found by the arbitrator to have been frivolous or brought for an improper purpose under Federal Rule of Civil Procedure 11(b). In that case, the payment of such fees shall be governed by the Arbitration Rules.

At the conclusion of the arbitration hearings, the arbitrator shall issue a written decision which includes an explanation of the facts and law upon which the decision is based. If the arbitrator finds in your favor and issues a damages award that is greater than the value of the last settlement offer made by us or if we made no settlement offer and the arbitrator awards you any damages, we will: (1) pay you the amount of the damages award or \$7,500, whichever is greater; and (2) pay your attorney, if any, twice the amount of the attorney's fees and the actual amount of any expenses reasonably incurred when pursuing your dispute in arbitration. You and we agree not to disclose any settlement offers to the arbitrator until after the arbitrator has issued the written decision. The arbitrator may resolve any disputes regarding attorney's fees and expenses either during the arbitration hearings or, upon request, within 14 days of the arbitrator's written decision. While the right to the attorney's fees and expenses discussed above is in addition to any right you may have under applicable law, neither you nor your attorney may recover duplicate awards of attorney's fees and expenses. Although we may have the right under applicable law to recover attorney's fees and expenses from you if we prevail in the arbitration, we hereby waive the right to do so.

To the extent either declaratory or injunctive relief is sought in the arbitration, such relief can be awarded only to the extent necessary to provide the relief warranted by a party's individual claim. **YOU AND WE AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN AN INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR**

**CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING.** Unless you and we agree otherwise, the arbitrator may not consolidate the dispute of another person with your or our dispute and may not preside over any form of a representative or class proceeding. If this specific provision of this Arbitration Agreement is found to be unenforceable, then the entirety of this Arbitration Agreement shall be null and void.

## **2. Claim Authorization and Loss Payment**

We or Asurion Insurance Services, Inc. has the right to settle the loss with the Insured or his or her designee. -

No claims will be accepted unless authorized by Asurion Insurance Services, Inc.

All repairs and replacements must be made by the Authorized Service Center, unless we or our Agent gives the Insured other specific directions. In no event will Insureds be entitled to reimbursement for any out-of-pocket expenses.

## **3. Cancellation**

### **a. How An Additional Insured Cancels**

An Additional Insured may cancel the coverage provided by notifying the Agent or First Named Insured who will advise the Agent.

### **b. How We Cancel**

We may cancel the policy or change the terms and conditions only upon providing the First Named Insured and Additional Insured with at least thirty (30) days' notice or other period as required by law unless we cancel for the following reasons:

- (1)** We may cancel an Additional Insured under the policy upon fifteen (15) days' notice or other period as required by law for discovery of fraud or material misrepresentation in obtaining coverage or in the presentation of a claim thereunder.
- (2)** We may cancel an Additional Insured under the policy immediately or other period as required by law:
  - (a) for nonpayment of premium;
  - (b) if the Additional Insured ceases to have an active service with the First Named Insured; or,



- (c) if the Additional Insured exhausts the Aggregate Limit of liability, if any, under the terms of the policy and we send notice of cancellation to the Additional Insured within thirty (30) calendar days after exhaustion of the limit. However, if notice is not timely sent, enrollment shall continue notwithstanding the Aggregate Limit of liability until we send notice of cancellation to the Additional Insured.

**c. How First Named Insured Cancels**

If the policy is cancelled by the First Named Insured, the First Named Insured shall mail or deliver written notice to each Additional Insured advising the Additional Insured of the cancellation of the policy and the effective date of cancellation. The written notice shall be mailed or delivered to the Additional Insured at least thirty (30) days prior to the cancellation.

**d. How Notice of Cancellation Is Provided**

Notices made pursuant to Section G.3.b. and c. shall be in writing and include the actual reason for cancellation and the effective date of cancellation. The coverage will end on that date.

Notices may be mailed or delivered to the First Named Insured at its mailing address. Notices may be mailed or delivered to the affected Additional Insureds' last known mailing or electronic addresses on file with us.

We or the First Named Insured shall maintain proof of mailing in a form authorized or accepted by the United States Postal Service or other commercial mail delivery service. We or the First Named Insured may comply with Section G.3.b. and c. by providing such notice or correspondence to the First Named Insured or its Additional Insureds by electronic means. If accomplished through electronic means, we or the First Named Insured shall maintain proof that the notice or correspondence was sent.

The First Named Insured agrees to pay or act as delivery agent for notice of cancellation to all Additional Insureds.

**e. Return Premiums, If Any**

If the policy is canceled, any refunds due will be on

a pro rata basis. The cancellation will be effective even if the refund has not been made or offered.

**4. Eligibility**

- a. To be eligible for coverage you must 1. be a valid, active and current subscriber of the Wireless Service Provider; 2. not have engaged in fraud or abuse with respect to this or a similar communications equipment insurance program; and 3. not be in breach of any material term of the policy, including but not limited to failure to return damaged Covered Property when requested in conjunction with a loss.
- b. If you request enrollment of coverage and your request is approved by us, your coverage is retroactive to the date of your application. The successful completion of a test call to the Covered Property may be required prior to our approval.

Eligibility for enrollment after initial activation may be subject to limitations.

**5. Changes**

The First Named Insured, on its own behalf and on behalf of the Additional Insureds, is authorized to make changes in the terms of the policy with our consent. The policy's terms can be amended or waived only by endorsement issued by us and made a part of the policy.

If notice of such changes is mailed, proof of mailing will be sufficient proof of notice.

**6. Concealment, Misrepresentation or Fraud**

The policy is voidable in any case of fraud, intentional concealment or misrepresentation of a material fact, by either the First Named Insured or any Additional Insured or their designee at any time, concerning:

- a. The policy;
- b. The Covered Property;
- c. The Insured's interest in the Covered Property; or
- d. A claim under the policy;
- but only with respect to their coverage.

**7. Conformity To Statute**

We agree that any terms of the policy not in conformity with the statutes of the state in which the policy is issued are amended to conform to those applicable state statutes.

## **8. Benefit Only Available To Insureds**

No person or organization, other than an Insured, will benefit from the insurance. We may provide you access to other limited benefits or services related to your Covered Property where available. These may include: property location or recovery services; data management or recovery services; equipment service and maintenance; reduced cost upgrade or purchase benefits or other services provided through your Wireless Service Provider or other authorized service facilities.

## **9. Legal Action Against Us**

No one may bring a legal action against us under the policy unless:

- a. There has been full compliance with all the terms of the policy;
- b. The action is brought within 2 years after the Insured has knowledge of the loss or damage;
- c. The action is brought in compliance with Section G.1.

## **10. Liberalization**

If we adopt any revision in the policy which would broaden the Coverage under the policy without additional premium within 60 days prior to or during the policy period, the broadened coverage will immediately apply to the policy.

## **11. Premiums**

- a. The First Named Insured is responsible for the payment of all premiums.
- b. Within fifteen days after the end of each month, the First Named Insured:
  - (1) Will report to the Agent the total number of Covered Property units that were covered under the policy as of the last day of that month; and
  - (2) Will remit the monthly premium to us through the Agent based on that report.The monthly premium will be calculated by multiplying the Monthly Premium Rate per unit of Covered Property by the total number of such units.
- c. The First Named Insured may request that Additional Insureds be billed for the Monthly Premium Rate applicable to their Covered Property.

If the First Named Insured provides monthly billing and collection services for the Agent, all funds collected by the First Named Insured are our property.

We may examine and audit the First Named Insured's books and records relating to such premium payments and reporting at any time during the policy period and up to three years afterward.

## **12. Transfer of Rights and Duties Under The Policy (Assignment)**

No rights and duties under the policy may be transferred without our written consent.

## **13. Transfer of Rights of Recovery Against Others To Us (Subrogation)**

If after we have made good the covered loss or damage, any Insured has rights to recover damages from another, and those rights are transferred to us to the extent of our cost of repair or replacement. The Insured must do everything necessary to secure our rights and must do nothing after loss or damage to impair them.

CLHI 005 (11/2012)

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## DISCLOSURE – TERRORISM RISK INSURANCE ACT

### THIS ENDORSEMENT IS MADE PART OF YOUR POLICY PURSUANT TO THE TERRORISM RISK INSURANCE ACT.

In accordance with the Terrorism Risk Insurance Act, including all amendments, (“TRIA” or the “Act”), we are required to provide you with a notice of the portion of your premium attributable to coverage for “certified acts of terrorism,” the federal share of payment of losses from such acts, and the limitation or “cap” on our liability under the Act.

**Disclosure of Premium:** The Company has made available coverage for “certified acts of terrorism” as defined in the Act. If purchased, the portion of your premium attributable to coverage for “certified acts of terrorism” is shown in the Declarations, Declarations Extension Schedule or elsewhere by endorsement in your policy.

### Federal Participation In Payment Of Terrorism

**Losses:** If an individual insurer’s losses from certified acts of terrorism exceed a deductible amount specified in the Act, the federal government will reimburse the insurer for the Federal Share of losses paid in excess of the deductible, but only if aggregate industry losses from such acts exceed the “Program Trigger”.

Beginning calendar year 2020, the Federal Share is 80% and the Program Trigger is \$200,000,000.

### Cap On Insurer Participation In Payment Of Terrorism

**Losses:** If aggregate insured losses attributable to “certified acts of terrorism” exceed \$100 billion in a calendar year and we have met our deductible under the Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. Nor shall Treasury make any payment for any portion of the amount of such losses that exceeds \$100 billion, and in such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

TRIA-N004-0420

## STATE CHANGES TO THE LIBERTY INSURANCE UNDERWRITERS INC. WIRELESS COMMUNICATIONS EQUIPMENT COVERAGE INSURANCE POLICY

This document summarizes state required changes to the Terms and Conditions of the Wireless Communications Equipment Coverage Insurance Policy (“Policy”) for Liberty Insurance Underwriters Inc. in all states except the following: In Georgia, LM General Insurance Company; In Indiana, Indiana Insurance Company; In Louisiana, Liberty Personal Insurance Company; In New Jersey, Liberty Mutual Mid-Atlantic Insurance Company.

### Cancellation

The states listed below required us to amend or add to certain provisions of the Policy related to cancellation by the insurer that are found in ADDITIONAL CONDITIONS 3.b. (“How We Cancel”). These required state amendments were either changes to the number of days’ notice required to be given for particular reason(s) for cancellation or additional language to the provision. Each state’s amendment is described below.

If your state is **NOT** listed, it did not amend ADDITIONAL CONDITIONS 3.b. and all reasons for cancellation and the required notices listed in ADDITIONAL CONDITIONS 3.b. apply to you as outlined in the Policy Terms and Conditions. If your state **IS** listed below, ADDITIONAL CONDITIONS 3.b. as outlined in the Policy Terms and Conditions applies to you with the below changes or additions incorporated into ADDITIONAL CONDITIONS 3.b.

**Colorado, Connecticut, Kansas and Mississippi:** We may cancel your coverage for nonpayment of premium with at least 15 days’ notice.

**Georgia, Hawaii, Illinois and Ohio:** We may cancel or change the terms and conditions with at least 60 days’ notice unless we cancel for other reasons set forth in the policy.

**Idaho:** You are entitled to reject changes to the terms and conditions and receive a pro-rata refund within 60 days’ from our receipt of your notice.

**Iowa:** We will continue enrollment until 30 calendar days after notice of cancellation is provided to the Additional Insured if timely notice of cancellation was not sent following the Additional Insured’s exhaustion of the Aggregate Limit of Liability.

**Maryland:** We may cancel or change the terms and conditions with at least 60 days' notice unless we cancel for other reasons set forth in the policy. We may cancel your coverage for nonpayment of premium with at least 10 days' notice. We may cancel with at least 45 days' notice for fraud or material misrepresentation. We will send notice within 15 business days if the aggregate limit is exhausted. Notice will not be sent if substantially similar coverage has been obtained from another insurer without any lapse of coverage. The Wireless Service Provider must give 45 days' notice if it cancels.

**Montana:** We may cancel your coverage for nonpayment of premium with at least 10 days' notice.

**Nebraska:** We may cancel or change the terms and conditions with at least 60 days' notice unless we cancel for other reasons set forth in the policy. We may cancel your coverage for nonpayment of premium with at least 15 days' notice.

**Nevada:** We may cancel with at least 10 days' notice for fraud or material misrepresentation.

**New York:** We may cancel or change the terms and conditions with at least 60 days' notice unless we cancel for other reasons set forth in the policy. We may cancel your coverage for nonpayment of premium with at least 15 days' notice. We will send notice within 15 days if the aggregate limit is exhausted. Notice will not be sent if substantially similar coverage has been obtained from another insurer without any lapse of coverage.

**North Dakota:** We may change the terms and conditions with at least 30 days' notice. If coverage has been in effect for less than 90 days, we may cancel for any reason with at least 10 days' notice or at least 30 days' for fraud or intentional misrepresentation. If coverage has been in effect for 90 days or more, we may cancel with at least 10 days' notice for nonpayment of premium, and at least 30 days' notice for: fraud or misrepresentation; actions that substantially increase or change the risk; refusal to eliminate known conditions that increase the potential for loss, after notification; substantial change in risk assumed, unless reasonably foreseen; our loss of reinsurance; or a determination by the insurance commissioner that the continuation of the coverage could place us in violation of North Dakota insurance laws. We may elect not to renew the policy with at least 60 days' notice. We will not mail or deliver notice of nonrenewal if you have insured elsewhere, accepted replacement coverage from another insurer, or requested or agreed to nonrenewal.

**Oregon:** We may cancel or change the terms and conditions with at least 60 days' notice unless we cancel for other reasons set forth in the policy. We may cancel your coverage for nonpayment of premium with at least 15 days' notice.

**Pennsylvania:** We may cancel or change the terms and conditions with at least 60 days' notice unless we cancel for other reasons set forth in the policy. We may cancel your coverage for nonpayment of premium with at least 30 days' notice.

**South Dakota:** We may cancel or change the terms and conditions with at least 20 days' notice unless we cancel for other reasons set forth in the policy. We may cancel your coverage for nonpayment of premium or for fraud or material misrepresentation with at least 20 days' notice.

**Utah:** We may cancel with at least 30 days' notice for fraud or material misrepresentation in obtaining coverage or in the presentation of a claim thereunder.

**Washington:** We may cancel or nonrenew the policy or change the terms and conditions with at least 30 days' notice unless we cancel for other reasons set forth in the policy. We may cancel your coverage for nonpayment of premium with at least 10 days' notice. We may not increase premiums or deductibles or otherwise restrict coverage more than once in any 6 month period.

**Wyoming:** We may cancel your coverage for nonpayment of premium at least 10 days' notice. We may cancel immediately for fraud or material misrepresentation.

### **Arbitration**

Certain states required us to amend or add to certain provisions found in ADDITIONAL CONDITIONS G.1. ("Arbitration Agreement") of the Policy as described below. If your state is not listed, it did not amend ADDITIONAL CONDITIONS G.1., and all of the provisions of ADDITIONAL CONDITIONS G.1. apply as outlined in the Policy Terms and Conditions.

**Arkansas and South Dakota:** In the event a dispute has arisen, arbitration is voluntary and nonbinding, resolved before a single Arbitrator, in your county or place of business, and governed by the American Arbitration Association ("AAA") in accordance with its Wireless Industry Rules and Procedures in effect at the time the arbitration is agreed to. (All other terms of Paragraph 1, G. ADDITIONAL CONDITIONS apply.)



**District of Columbia, Kansas, Montana, Oklahoma, and Vermont:** Arbitration is voluntary and non-binding provided you reject the arbitration decision in writing to us within forty-five (45) days of the decision. (All other terms of Paragraph 1, G. ADDITIONAL CONDITIONS apply.)

**Georgia, Louisiana and Nevada:** The “Arbitration Agreement” provision does not apply.

**Kentucky, Maine and Wyoming:** Arbitration is non-binding provided you reject the decision and file a legal proceeding in the appropriate federal, state or local court, based on the same issue and facts as raised by you in the arbitration proceeding within forty-five (45) days of the decision. Under no circumstances shall a legal proceeding be filed in a federal, state or local court until such time as both you and we first address our disagreement in an arbitration proceeding and obtain an arbitration award pursuant to this arbitration provision. (All other terms of Paragraph 1, G. ADDITIONAL CONDITIONS apply.)

**Massachusetts:** Arbitration is voluntary.

**Missouri:** Arbitration is voluntary. If you and we agree to arbitrate, then you and we agree that the resolution of the dispute will be governed by the Arbitration Agreement. (All other terms of Paragraph 1, G. ADDITIONAL CONDITIONS apply.)

**Oregon:** Arbitration is non-binding provided you reject the decision and file a legal proceeding in the appropriate federal, state or local court, based on the same issue and facts as raised by you in the arbitration proceeding within forty-five (45) days of the arbitrator’s award. Under no circumstances shall a legal proceeding be filed in a federal, state or local court until such time as both you and we first address our disagreement in an arbitration proceeding and obtain an arbitration award pursuant to this arbitration provision. Any arbitration shall be administered in accordance with the Arbitration Rules unless any procedural requirement of the Arbitration Rules is inconsistent with the Oregon Uniform Arbitration Act in which case the Oregon Uniform Arbitration Act shall control. (All other terms of Paragraph 1, G. ADDITIONAL CONDITIONS apply.)

**Washington:** 1) Arbitration is non-binding provided you reject the arbitration decision in writing to us within forty-five (45) days of the arbitrator’s award. Under no circumstances shall a legal proceeding be filed in a federal, state or local court until such time as both you and we first address our disagreement in an arbitration proceeding and obtain an

arbitration award pursuant to this arbitration provision.

2) The following sentence is deleted from Paragraph 1, G. ADDITIONAL CONDITIONS: This policy evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this Arbitration Agreement. (All other terms of Paragraph 1, G. ADDITIONAL CONDITIONS apply.)

**West Virginia:** Arbitration is voluntary. Each party will select an arbitrator. The two arbitrators will select a third arbitrator. If they cannot agree upon the selection of a third arbitrator within 30 days, both parties must request the selection of a third arbitrator be made by a judge of a court having jurisdiction. A decision agreed to by any two will be binding. Payment of the arbitrator’s fee shall be made by us if coverage is found to exist. If coverage is not found, each party will: (a) pay its chosen arbitrator; and (b) bear the other expenses of the third arbitrator equally.

### **Miscellaneous**

**Michigan: The following notice is required:** This policy is exempt from the filing requirements of section 2236 of the insurance code of 1956, 1956 PA 218, MCL 500.2236.

## Tech Support for Verizon Business Complete Terms of Service

### TECH SUPPORT FOR VERIZON BUSINESS COMPLETE TERMS OF SERVICE

Tech support for Verizon Business Complete Terms of Service is a legal agreement between you, the end user (hereinafter, “You”) and Cellco Partnership d/b/a Verizon Wireless (hereinafter, “Us” or “We”). Your use of tech support (the “Services”) is subject to the Tech Support for Verizon Business Complete Terms of Service described below (the “Terms”); Your use is also subject to the Verizon Wireless contract that governs Your wireless service relationship with Us (the Verizon Wireless Customer Agreement, the Verizon Wireless Major Account Agreement or the Verizon Wireless Enterprise Account Agreement, (collectively the “Verizon Wireless Service Agreement”)), including its mandatory binding arbitration provision, which is available at [www.verizonwireless.com](http://www.verizonwireless.com). Please read both these Terms and the Verizon Wireless Service Agreement carefully and do not use the Services if You disagree with them. Additional information about the Services is available at [www.verizonwireless.com](http://www.verizonwireless.com).

#### Supported Smartphones & Use of Services

We, directly or indirectly, will provide the Services in accordance with these Terms. The Services are available for smartphones associated with each line enrolled in Verizon Business Complete or Verizon Business Core Mobile Bundle (such devices collectively referred to as a “Supported Smartphone”). To use the Services, You must have an active Verizon Wireless account and a Supported Smartphone, and You must provide Us with the mobile number associated with Your Supported Smartphone when seeking Services. Data usage charges may apply to the Services, and You are solely responsible for their payment. In some circumstances, You may need to download certain Apps or supply and/or purchase additional equipment or software to receive the full benefit of the Services, and You are responsible for the cost of that equipment or software. Services may also include services provided at a third-party service provider that has been contractually retained by Verizon Wireless or it’s Services supplier.

**Scope of the Services.** The following Services are provided as described below:

#### Onboarding Support

The Services include guided device setup and configuration of your Supported Smartphones through onboarding support, including assistance with (a) device activation and setup;

(b) download of supported device apps and set up of security settings per Verizon Wireless requirements; (c) assistance with Wi-Fi and smart device and accessory connectivity in connection to your Supported Smartphone; (d) support with data backup, restoration, and data transfer from the Cloud in regards to your Supported Smartphone; and (e) mobile device management solutions set up and guided configuration, excluding functionality requiring administrative rights.

### **Technical Support Services**

The Services include technical support provided by experts for: (a) Your Supported Smartphone(s) and the operating systems and software applications on it; and (b) the use of Your Supported Smartphone(s) with other devices and services manufactured to be compatible with Your Supported Smartphone(s) or intended to be connected to it (the "Technical Support Services").

The Technical Support Services do not include: (a) assistance with wireless network coverage issues, such as dropped calls/data interruptions; (b) facilitating or activating over-the-air updates to operating systems, firmware, or other software on Your behalf; (c) diagnostic support unrelated to your Supported Smartphone (unless otherwise described herein); (d) modification of Original Equipment Manufacturer ("OEM") software; (e) installation of third-party software or OEM drivers not supported by the Supported Smartphone; (f) setup or repair of peripherals or home or wireless routers, modems or networks; (g) installation of non-sanctioned applications as determined by Us in our sole discretion; (h) data migration from computer device to computer device; or (i) assistance with specialized devices related to medical care, including but not limited to, emergency assistance/first responder devices.

### **Verizon Mobile Device Management**

Mobile Device Management ("MDM") can help you manage, configure and protect smartphones and monitor compliance with Your business' mobile device policies. Features and/or capabilities to manage smartphones include, but are not limited to, preventing users from changing settings, providing the ability to configure security settings remotely, restricting device capabilities, enforcing corporate policies such as passwords and encryption, installing and blocking applications on devices, locking and wiping devices remotely and configuring Wi-Fi policies. You agree to implement and maintain security measures with respect to MDM that effectively restrict access to MDM to authorized personnel with a need to know, and that protects the MDM platform

from unauthorized use or access. You shall ensure that MDM is not accessed, used, or made available to third parties or to Your employees who are not authorized to access the MDM service.

### **Device Refresh**

The Services include access to device refresh services to optimize device functionality and performance of Supported Smartphones. Device refresh services include device diagnostics and checkups for certain performance indicators, such as assessment of device speed, signal strength, and battery performance of Your Supported Smartphone. The availability of these services is contingent on certain criteria, including smartphone model type and technician availability. These services are diagnostic only, and do not include troubleshooting, triage, repair or replacement services. Device refresh services also include unlimited sanitization of Your Supported Smartphone, case, screen and ports. Device refresh services may be provided to You via web or at one of Our authorized repair locations, which are subject to change at any time. Visit [verizon.com/businesscompletesupport](https://www.verizon.com/businesscompletesupport) to learn more.

### **Same-Day Delivery and Setup for Insurance Replacements**

In select locations, if you file a claim for an eligible smartphone under the Wireless Phone Protection for Verizon Business Complete insurance program and are offered a replacement device, you may be eligible for setup services. Your eligibility for setup services under the Wireless Phone Protection for Verizon Business Complete program will be determined based on the following criteria: (1) Your requested delivery location; (2) smartphone model eligibility; (3) time that Your Wireless Phone Protection for Verizon Business Complete claim is filed and approved; and (4) availability of a setup expert. Only claims filed and approved by 4:00 p.m., local time, and that meet Our eligibility requirements, may receive a replacement device from a setup expert by 9:00 p.m., local time, on the same day the claim was filed and approved. Your Supported Smartphone's eligibility for this setup service is determined at the time an insurance claim is made and approved. Setup services are available in select locations and for select smartphones only. Check [www.phoneclaim.com/verizon](https://www.phoneclaim.com/verizon) to determine if Your Supported Smartphone is eligible and to determine locations where setup services are available.

Setup services provided with same-day delivery for

insurance replacements include device activation, data migration services and/or initial device configuration and connectivity. Setup services will not include dismantling or installation of equipment unrelated to the replacement device. In order to be eligible for setup services, someone at least 18 years of age must be present at all times while the setup expert is on site and performing the requested setup services. The setup expert will contact You prior to delivering Your device and setup services to verify the delivery window. If You do not confirm Your availability for Your scheduled delivery and setup services, We reserve the right to cancel Your delivery and setup services. If eligible for setup services, You may be required to sign a consent form to perform the requested services prior to any services being performed. You agree to provide a safe, non-threatening environment for the setup expert to perform the setup services. The setup expert has the right to terminate setup services if they feel that You are not complying with any requirements contained in these Terms or any consent provided prior to the initiation of the setup services. Setup services will continue until completion only if completion can occur within a reasonable amount of time, reasonableness will be at the discretion of the setup expert. In the event the setup services are stopped prior to Your device setup being complete, You may continue the setup services by engaging with a technical expert. Limitations and exclusions may apply.

### **Laptop Health Check-ups**

The Services include laptop health check-up services. Laptop health check-up services are available for laptops eligible for Technical Support Services (such devices collectively referred to as “Supported Laptop(s)”) and include: (a) technical support for Your Supported Laptop and the operating systems and software applications on them; (b) technical support with malware and virus prevention and removal; and (c) technical support for Your Supported Laptop (if applicable) as it relates to the assessment of the product’s performance. Laptop health check-up services may include specific technical support services provided at select uBreakiFix® by Asurion or Asurion Tech Repair & Solutions™ locations for in-person tech support or via experts. The availability of these services is contingent on certain criteria, including laptop model/type, which are subject to change at any time, and technician availability. These services are diagnostic only, and do not include troubleshooting, triage, repair or replacement services. Laptop health check-up services may also include anti-virus software installation, scanning and virus removal (if applicable).

Laptop health check-up services do not include: (a) setup or repair of peripherals or home or wireless routers, modems or networks; (b) installation of non-sanctioned applications on a laptop as determined by Us in our sole discretion; (c) diagnostic support unrelated to your Supported Laptop; (d) data migration from laptop to laptop; or (e) assistance with specialized devices related to medical care, including but not limited to, emergency assistance/first responder devices.

### **Off-Boarding Support**

The Services include off-boarding support when notice of termination of Your enrollment in Verizon Business Complete or Verizon Business Core Mobile Bundle has been provided by either You or Us. Offboarding support includes, but is not limited to (a) data cloud backup and remote data wiping of Your Supported Smartphones; (b) removal of FindMy and mobile device management functionality prior to the return of Your Supported Smartphones; and (c) assistance with shipping instructions regarding the return of Your Supported Smartphone. Verizon Wireless will also provide any materials necessary for the return of Your Supported Smartphone to Us.

## **Your Responsibilities in Accessing the Services**

### **Backup of Software and Data**

You are responsible for backing up the software or data stored on Your Supported Smartphone and other devices included in the Services (including Supported Laptop(s)). Verizon Wireless is not responsible for any loss, alteration or corruption of any software or data, and We may decline to provide Services to You if it is determined that You have not taken appropriate back-up measures. When providing Services, experts may be required to remotely access Your Supported Smartphone and other devices included in the Services (including Supported Laptop(s)), such as any data, videos, pictures, text messages or other content thereon. It is Your responsibility to remove any sensitive content on Your Supported Smartphone to the extent You believe necessary to prevent access by experts.

### **Remote Access Applications**

To receive Services, You may be required to run certain software applications on Your Supported Smartphone and other devices included in the Services (“Software”). The Software may include tools that allow Verizon Wireless to access Your device and any content stored thereon remotely. You agree to comply with the terms applicable to the Software, and in the event of a conflict between those terms



and these Terms and the Verizon Wireless Service Agreement, the Software-specific terms control with regard to the Software only. You acknowledge and agree that You will not copy or modify the Software or any other materials provided to You in connection with the Services.

**Representations and Authorizations**

When seeking Services, You represent that You are an authorized user of the Supported Smartphone or other devices included in the Services, as well as any software thereon, and We reserve the right to refuse to provide Services to You if We determine that You are not an authorized user. When seeking Services, You: (a) expressly consent to experts remotely accessing Your Supported Smartphone, other devices included in the Services and any data, videos, pictures, text messages or other content thereon (including content that may be personal, confidential or otherwise sensitive in nature); (b) expressly authorize experts to effect changes to Your devices, to the extent necessary to provide the Services, and You acknowledge and agree that such changes may be permanent and irreversible; and (c) if eligible, and choose to have Your newly purchased or replacement smartphone delivered to you same-day with setup services, expressly authorize a setup expert to deliver Your replacement device to Your home (or requested delivery location), and consent to a delivery and setup expert performing certain setup services in Your home (or requested delivery location), subject to this Agreement.

**Passwords**

If You know or suspect that the passwords associated with or stored on Your Supported Smartphone have been available to or accessed by anyone as a result of Your use of the Services, You should immediately change or reset those passwords.

**Claim Limitation**

Subject to the Arbitration provision in your Verizon Wireless Service Agreement and unless otherwise allowed by applicable law, any claim related to the Services shall be brought within one (1) year of the events giving rise to the claim. Failure to assert any such claim during that time results in the claim being forever barred.

**Other Important Information  
Concerning the Services**

**Commercially Reasonable Efforts**

Verizon Wireless will use commercially reasonable efforts

to provide the Services. This means that if We are unable to resolve Your issue after making commercially reasonable efforts, We have the right and discretion to refuse to take further efforts to do so. Additionally, in some instances, We may have limited information from vendors, manufacturers and developers, and We may not have the ability to obtain the proprietary or other information required to resolve Your issue. Some technical problems that You encounter may be the result of software or hardware errors not yet resolved by the vendors, manufacturers or developers of that software or hardware, in which case We may not be able to resolve Your issue. In those circumstances, You still are liable for any fees or charges associated with the Services.

**Right to Terminate**

Verizon Wireless reserves the right to suspend or terminate Your use of the Services at any time and for any reason, including for abuse, excessive usage or failure to pay any fees or charges associated with the Services. We also reserve the right to change the scope or extent of the Services at any time and for any reason. Any refund of fees or charges associated with the Services that We may agree to pay in such circumstances will be limited to the fees You paid in the prior month for the Services. If You wish to terminate Your access to the Services, please contact Us by calling (800) 922-0204 or visiting [www.verizonwireless.com](http://www.verizonwireless.com).

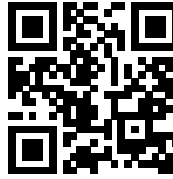
TECH SUPPORT FOR VERIZON BUSINESS COMPLETE  
TERMS OF SERVICE

(EFFECTIVE November 8, 2022)



## File an insurance claim

If you damage your smartphone or it goes missing, get help fast and get back to business. Just head over to the online claims portal to get started:



Scan QR code or visit **[phoneclaim.com/verizon](https://phoneclaim.com/verizon)** or to begin.

**Or give us a call:** 1-888-655-7443

While traveling internationally: 1-615-647-3364



**NOTE:** Contact Verizon immediately at 1-800-922-0204 to suspend your wireless service if your device is lost or stolen.

All claims must be made within 90 days of incident.

**Fraud:** Any person who, knowingly and with intent to injure, defrauds or deceives 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.

Questions regarding this program should be directed to Liberty Insurance Underwriters Inc.'s licensed agent, Asurion Insurance Services, Inc., which can be reached at 1-888-655-7443 or Asurion Insurance Services, Inc., P.O. Box 110656, Nashville, TN 37222.

# Signing up for Verizon Business Complete or Verizon Business Core Mobile Bundle is easy

## Three ways to join:

- See your Verizon sales representative today
- Log in to your My Business account
- Call 1-800-922-0204

For Verizon Business Complete, once your eligibility is verified, the monthly charge will be added to your Verizon bill. Insurance coverage is effective upon enrollment and upon activation and use (text, data, calls on the Verizon network) on the enrolled smartphone associated with an active service agreement.

## Experiencing a problem?

If you're having a problem with your smartphone, just contact us at 1-888-655-7443 from a different phone. We'll diagnose the issue with you right over the phone. If we can't resolve the problem and it is caused by a manufacturing defect/malfunction, we'll send you a replacement. For limitations and restrictions, refer to the Verizon Business Complete Service Agreement.

## Who is Asurion?

Verizon Business Complete is offered in conjunction with Asurion, a trusted provider for total tech protection, support and more.

For more than 20 years, Asurion has helped over 300 million people unlock the power of their technology, making their lives easier and their tech a lot more amazing.

# asurion



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