SUMMARY OF COVERAGE – ADVANCED PROTECTION PACK

This summary outlines certain terms, conditions and limitations of the Advanced Protection Programs ("Programs"). It does not include all terms, conditions or limitations of the Programs. You may view terms, conditions and limitations for all Programs at www.mydeviceprotection.com. You may also request a copy of Program terms, conditions and limitations by calling 844-225-6335. Your payment of the Monthly Subscriber Fee described below constitutes your consent and agreement to all Program terms, conditions and limitations. You are not required to enroll in any of the Programs to purchase or lease the wireless communications equipment or wireless services. The monthly charges may include fees payable to Sprint and/or Brightstar Device Protection, LLC ("BDP").

Sprint’s employees are not fully licensed insurance agents. The insurance portion of the Programs may provide a duplication of coverage already provided by your personal auto insurance policy, renter’s insurance policy, homeowner’s insurance policy, personal liability insurance policy, or other source of coverage and would be primary to any such other coverage. Sprint and its employees are not qualified or authorized to evaluate the adequacy of your existing insurance coverage. You can check with your licensed agent for a personal insurance assessment.

A reasonable effort will be made to repair your device. If your device cannot be repaired, it will be replaced with a remanufactured device of a comparable model of like kind and quality. Such device may be a different brand, model, and/or color and contain non-original manufacturer parts and accessories. If a reconditioned device is not available, the replacement will be a new device of a comparable type.

Cancellation. Your enrollment in any of the Programs is optional, and you may cancel your protection at any time by calling 888-211-4727. You will receive a prorated refund and/or credit, if any, of your unearned Monthly Subscriber Fee, within the applicable time required by law.

Term. Protection starts at 12:01 a.m. on the date of your enrollment. This is a monthly renewable Program and must be paid on a monthly basis. If you don’t pay the monthly charge, the Program will terminate. You must enroll in the Program within 30 days of activation of a new device.

How to File a Claim. Go to www.mydeviceprotection.com or call BDP at 844-225-6335. You should report your loss within 60 days of the incident unless additional time is required by state law. Proof of loss may be required. If your device is lost or stolen, contact Sprint immediately at 888-211-4727 to suspend your service. Information needed to file a claim: Wireless number associated with the account; Device make/model; MEID #; Credit/debit card information for deductible (if applicable); Date of incident; Shipping address. Once your claim is approved, a non-refundable deductible, when applicable, will be collected from you by your credit card or debit card. If the claim involves a damaged or malfunctioning device, you will be provided with detailed instructions on how to return the device. If the claim is for mechanical or electrical breakdown, an expedited claims process will be provided during the manufacturer’s warranty.

Provider Information. The Programs are administrated by Brightstar Device Protection, LLC ("BDP"). Advanced Device Insurance coverage is underwritten by Zurich American Insurance Company and provided under a master policy issued to Sprint. Brightstar Agency, LLC (2325 Lakeview Parkway, Suite 700, Alpharetta, GA 30009) is the licensed agent and Brightstar Device Protection, LLC administers the Program. The California license number for Brightstar Device Protection, LLC DBA eSecuritel Insurance Agency, LLC is 0H08204. In Iowa, the license number for Brightstar Device Protection, LLC is 100203591. For residents of California, the California Department of Insurance consumer hotline is 1-800-927-HELP (4357). For Maryland consumers, the Maryland Insurance Administration consumer hotline is 1-800-492-6116. For residents of Indiana, the Indiana Department of Insurance phone number is 800-622-4461. For Advanced Device Service & Support, Brightstar Device Protection, LLC is the obligor under the service contract in all states except Florida and Oklahoma, where Lyndon Southern Insurance Company is the obligor, and in Washington, where Dealers Alliance Corporation is the obligor.

Information Sharing. You agree that certain information you provided to Sprint will, in turn, be provided to BDP and its affiliates. This information will include but may not be limited to your name, address, device number, information regarding your device (e.g., make, model and MEID), activation date and information regarding features you have activated.

Convenient Communications. If you have or in the future provide Sprint or BDP with your email address, we may send you communications regarding the Programs by electronic means.

APPLICABLE TO ADVANCED PROTECTION PACK PROGRAM ONLY. Advanced Protection Pack is a bundled insurance and service contract program, which provides protection for your Covered Equipment in the event it experiences any of the following: loss, theft, accidental physical damage, including liquid damage, or mechanical or electrical breakdown due to defects or normal wear and tear (each a “Covered Incident”). “Covered Equipment” means the device you enrolled in the Program, and includes Standard Accessories in the event the Standard Accessories experience the same Covered Incident at the same time as your enrolled device. “Standard Accessories” means the standard battery, standard charger and SIM (if applicable). We will make a reasonable effort to repair your Covered Equipment. If your Covered Equipment cannot be repaired, it will be replaced with a remanufactured or refurbished device of like kind and quality. Such device may be a different brand, model and/or color and contain non-original manufacturer parts and accessories. If a remanufactured or refurbished device is not available, the replacement will be a new device of a comparable type. Prior to approving your request for repair or replacement of your Covered Equipment, BDP, the Program administrator, or its authorized service representative, may evaluate the device to confirm Program eligibility and applicable terms, conditions and limitations.

Claim Limits. You are entitled to three (3) approved insurance claims (loss, theft, and accidental physical damage) during a rolling twelve (12) month period beginning on the fulfillment date of the first repair or replacement. No limit applies to the number of service requests arising out of mechanical or electrical malfunction. A per occurrence limit of U.S. $1,500, inclusive of Standard Accessories, applies to each Covered Incident.

Fees. You will be charged a Monthly Subscriber Fee of $13.00. In the event you file a claim for loss, theft or accidental damage, you will be charged a nonrefundable Deductible for each approved claim. The applicable Deductible is based on the non-subsidized retail price of your Covered Equipment at the time of purchase or sale, which may be higher than the price you paid for the device. For devices with a non-subsidized retail price of $0 to $449.99, the deductible is $100.00. For devices with a non-subsidized retail price of $450.00 or higher, the deductible is $200.00. No Deductible applies in the event you file a claim for mechanical or electrical malfunction.

Examples of Losses Not Covered. (1) Intentional loss or damage, abuse, or use of the Covered Equipment in a manner inconsistent with the manufacturer’s intent; (2) obsolescence or depreciation of the Covered Equipment; (3) cosmetic damage, however caused, that does not affect the manufacturer’s intended use; (4) damage or malfunction caused by a computer virus or any other malicious code; (5) data that is lost,
corrupted, damaged or otherwise unusable; (6) claim/request due to diminished battery life; and (7) software including, but not limited to, personalized data or customized software. Other exclusions, conditions and limitations apply. All terms, conditions and limitations can be viewed at www.mydeviceprotection.com.

Data Protection. Data Protection requires registration and installation on your device. Data Protection is not an insurance or service contract benefit. Availability and features may vary by device. When installed, you agree to seek redress solely from the Data Protection provider regarding all matters arising, in whole or in part, out of your use or installation of Data Protection. Your installation and use of Data Protection is governed by an end-user license agreement. Please go to www.mydeviceprotection.com for more information.

Technical Support Service. Technical Support is provided by BDP and includes certain technical support for Your Covered Equipment's operating systems and software applications intended to assist you in trouble-shooting performance issues with your Covered Device. Please go to www.mydeviceprotection.com for more information.

APPLICABLE TO ADVANCED DEVICE INSURANCE PROGRAM ONLY. The Program is an insurance program, which provides protection for your Covered Equipment in the event it experiences any of the following: loss, theft, and accidental physical damage, including liquid damage (each a “Covered Incident”). “Covered Equipment” means the device you enrolled in the Program, and includes Standard Accessories in the event the Standard Accessories experience the same Covered Incident at the same time as your enrolled device. Standard Accessories mean the standard battery, standard charger and SIM (if applicable). We will make a reasonable effort to repair your Covered Equipment. If your device cannot be repaired, it will be replaced with a remanufactured or refurbished device of like kind and quality. Such device may be a different brand, model, and/or color and contain non-original manufacturer parts and accessories. If a remanufactured or refurbished device is not available, the replacement will be a new device of a comparable type. Prior to approving your request for repair or replacement of your Covered Equipment, BDP, the Program administrator, or its authorized service representative, may evaluate the device to confirm Program eligibility and applicable terms, conditions and limitations.

Claim Limits. You are entitled to three (3) approved insurance claims within a rolling twelve (12) month period beginning on the fulfillment date of first repair or replacement. A per occurrence limit of U.S. $1,500, inclusive of Standard Accessories, applies to each Covered Incident.

Fees. You will be charged a Monthly Subscriber Fee of $7.00. In the event you file a claim for loss, theft or accidental damage, you will be charged a nonrefundable Deductible for each approved claim. The applicable Deductible is based on the non-subsidized retail price of your Covered Equipment at the time of purchase or sale, which may be higher than the price you paid for the device. For devices with a non-subsidized retail price of $0 to $449.99, the deductible is $100.00. For devices with a non-subsidized retail price of $450.00 or higher, the deductible is $200.00.

Examples of Losses Not Covered. (1) Intentional loss or damage, abuse, or use of the Covered Equipment in a manner inconsistent with the manufacturer’s intent; (2) obsolescence or depreciation of the Covered Equipment; (3) cosmetic damage, however caused, that does not affect the manufacturer's intended use; (4) damage or malfunction caused by a computer virus or any other malicious code; (5) data that is lost, corrupted, damaged of otherwise unusable; (6) claim due to diminished battery life; (7) mechanical or electrical malfunction; (8) normal wear and tear and pre-existing conditions; and (9) software including, but not limited to, personalized data or customized software. Other exclusions, conditions and limitations apply. All terms, conditions and limitations can be viewed at www.mydeviceprotection.com.

APPLICABLE TO ADVANCED DEVICE SERVICE & SUPPORT PROGRAM ONLY. This is not an insurance product. It is a service contract and provides coverage for your Covered Equipment in the event it experiences a mechanical and/or electrical malfunction due to a manufacturing defect (each a “Covered Incident”). Covered Equipment means the device you enrolled in the Program, and includes Standard Accessories in the event the Standard Accessories and your device experience the same Covered Incident at the same time. “Standard Accessories” mean the standard battery, standard charger and SIM (if applicable). We will make a reasonable effort to repair your Covered Equipment. If your Covered Equipment cannot be repaired, it will be replaced with a remanufactured or refurbished device of like kind and quality. Such device may be a different brand, model, and/or color and contain non-original manufacturer parts and accessories. If a remanufactured or refurbished device is not available, the replacement will be a new device of a comparable type. Prior to approving your request for repair or replacement of your Covered Equipment, BDP, the Program administrator, or its authorized service representative, may evaluate the device to confirm Program eligibility and applicable terms, conditions and limitations.

Service Request Limits. A per occurrence limit of U.S. $1,500, inclusive of Standard Accessories, applies to each Covered Equipment service request. No limit applies to the number of service requests arising out of a Covered Incident.

Fees. You will be charged a Monthly Subscriber Fee in the amount of $6.00.

Examples of Losses Not Covered: (1) Any failure resulting from any cause other than normal use and operation of the device in accordance with the manufacturer’s specifications and owner’s manual (2) Cosmetic damage or other damage that does not affect functionality of the device, including, without limitation, changes in color, texture, finish, extraction, or contraction of, scratches to, abrasions to, chipping of, cracking of or impact damage to the device; (3) preventative maintenance; (4) device with altered or removed serial numbers; (5) device used for rental purposes; (6) data that is lost, corrupted, damaged or otherwise unusable; (7) request due to diminished battery life; (8) accessories that are non-essential to the functioning of the device; (9) software including, but not limited to, personalized data or customized software; (10) any alteration, adjustment, modification, installation, disassembling, repair, servicing or maintenance performed on or to the device by an unauthorized person; (11) obsolescence of the device; (12) accidental physical damage, loss or theft. Other exclusions, conditions and limitations apply. All terms, conditions and limitations may be viewed at www.mydeviceprotection.com.

Data Protection. Data Protection requires registration and installation on your device. Data Protection is not an insurance or service contract benefit. Availability and features may vary by device. When installed, you agree to seek redress solely from the Data Protection provider regarding all matters arising, in whole or in part, out of your use or installation of Data Protection. Your installation and use of Data Protection is governed by an end-user license agreement. Please go to www.mydeviceprotection.com for more information.
Technical Support Service. Technical Support is provided by BDP and includes certain technical support for Your Covered Equipment's operating systems and software applications intended to assist you in trouble-shooting performance issues with your Covered Device. Please go to www.mydeviceprotection.com for more information.

APPLICABLE TO THE ADVANCED DEVICE SERVICE & SUPPORT PROGRAM AND THE ADVANCED DEVICE SERVICE & SUPPORT PORTION OF ADVANCED PROTECTION PACK

Dispute Resolution: THIS AGREEMENT CONTAINS A BINDING ARBITRATION PROVISION THATRequires THE SUBMISSION OF ANY DISPUTED CLAIM TO ARBITRATION. Any and all claims, disputes or controversies of any nature whatsoever (whether in contract, tort, or otherwise, including statutory, common law, fraud, other intentional tort, property and equitable claims) arising out of, relating to, or in connection with (1) this Agreement, (2) the relationships which result from this Agreement, including, to the full extent permitted by applicable law, relationships with third parties who are not signatories to this Agreement or this arbitration provision or (3) the validity, scope or enforceability of this arbitration provision or the entire Agreement ("Claim") shall be resolved, on an individual basis without resort to any form of class action or class arbitration, by final and binding arbitration before a single arbitrator. (Notwithstanding the Dispute Resolution provision of this contract, You may, at Your option, still take Your Claim to small claims court, on an individual, non class action basis, instead of requesting an arbitration.) All arbitration shall be administered by the American Arbitration Association ("AAA") in accordance with its Wireless Industry Rules and Procedures in effect at the time the Claim is filed. The Rules and Procedures, as well as forms and information on arbitration in general may be obtained by calling (800) 778-7879, or by visiting AAA’s Web site at www.adr.org. Any arbitration which You attend will take place at a location within the federal judicial district that includes Your billing address at the time the Claim is filed. Upon written request, We will advance to You either all or part of the fees of the AAA and of the arbitrator. The arbitrator shall decide whether You or We will ultimately be responsible for these fees. The arbitrator shall apply relevant, substantive law and applicable statutes of limitation and shall provide written reasoned findings of fact and conclusions of law. This arbitration Agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1, et. seq. If any portion of this arbitration provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of the arbitration provision. YOU AND WE UNDERSTAND AND AGREE THAT BECAUSE OF THIS ARBITRATION CLAUSE NEITHER YOU NOR WE WILL HAVE THE RIGHT TO GO TO COURT, OR TO HAVE A JURY TRIAL, OR TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM. YOU MAY, HOWEVER, AT YOUR OPTION, PURSUE YOUR CLAIM ON AN INDIVIDUAL BASIS IN SMALL CLAIMS COURT INSTEAD OF REQUESTING ARBITRATION.