

## No more worrying about device mishaps

With Visible Protect, you don't have to worry about the worst happening to your device—including loss, theft, accidental damage and hardware service issues (mechanical/electrical breakdown), after the manufacturer's warranty expires.

## No more performance or security issues

Visible Protect includes access to the Pocket Geek® by Assurant® app. Download the app at the Google Play™ store and register to take full advantage of all its features, including:

### Antivirus protection

Safeguard your device and data from hackers and other threats.

### Locate, Alarm, Lock and Wipe

Find your lost or stolen phone and remotely lock or wipe it.

### Device Optimization

Run diagnostics, get tips, monitor data usage, boost battery performance and more...

## How to enroll

Enrollment is simple and optional. Just purchase a new, eligible device from Visible and add the protection program to your cart. Once you have activated your Visible mobile service and made payment, your coverage begins. Visible Protect enrollment is not required in order to purchase or finance a device, or obtain Visible mobile service.

For your convenience, the Visible Protect monthly charge, plus any applicable taxes, will appear as an individual line item on your Visible bill. Visible Protect may be cancelled for non-payment of your mobile service bill.

Monthly Cost	
\$10 per device For Tier 1 devices	\$12 per device For Tier 2 devices

visit [fastclaim.com/visible](http://fastclaim.com/visible) for more info

## Filing a claim

If your device gets damaged, lost, stolen or malfunctions, visit [fastclaim.com/visible](http://fastclaim.com/visible) to file your claim 24/7, or call 1-866-576-1669 and a Care Specialist will work with you to process your claim. You must file a claim within the time frame indicated in your coverage documents.

Have these things handy...

- Zip Code on the Visible account
- Visible wireless number
- Device make, model and storage size
- Cause and date of loss
- Service fee/deductible payment method (by credit card, debit card, or eCheck)

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

If your device is lost or stolen, contact Visible via chat at [visible.com](http://visible.com), text @99370, or tap 'Help' in the app to protect against unauthorized use.

## Your service fees/deductibles

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

Hardware Service	Accidental Damage	Loss/Theft
(mechanical/electrical breakdown after the manufacturer's warranty expires) \$0	\$99* For screen damage  \$199 For all other accidental damage	\$199 For Tier 1 devices  \$280 For Tier 2 devices

visit [fastclaim.com/visible](http://fastclaim.com/visible) for more info

## Number of claims you can file

You can file a maximum of two covered claims within a rolling 12-month period for loss, theft or accidental damage events with a maximum replacement value of \$2,000 per covered loss. There is no maximum on the amount of claims you can file for hardware service issues (mechanical/electrical breakdown), after the manufacturer's warranty has expired.

## Info about replacement devices

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

\*The \$99 service fee for screen damage applies when service is provided through an authorized repair center where available; otherwise, a replacement is available at \$199.

## Other important stuff

- This program is not available in all states.
- We will provide you with a copy of the coverage documents with full details on benefits, exclusions and service fees/deductibles shortly after enrolling in the program. Coverage documents are provided in English.
- Visible employees are not licensed insurance agents. No employee or authorized representative of Visible may advertise, represent, or otherwise hold himself or herself out as a non-limited lines licensed insurance producer. Visible and its employees are not qualified or authorized to evaluate the adequacy of your existing insurance coverage.
- Visible Protect may duplicate other coverages you may have, such as homeowner's or renter's insurance. Visible Protect coverage is primary to any other insurance. Visible and its employees are not qualified or authorized to evaluate the adequacy of your existing insurance coverage. Please check with a licensed insurance agent for a personal insurance assessment.
- Visible receives compensation for services performed under this Plan.
- The Plan covers the device and the standard charger, standard battery and SIM card (if applicable to your device). The Plan covers accessories included in the original device packaging in the event of a simultaneous incident affecting both the device and the accessory.
- You must return your damaged or malfunctioning device within 10 days of receipt of your replacement device. If you do not return the device, you will be charged an unrecovered equipment fee of up to \$2,000.
- Claim Limit: For loss, theft or accidental damage, the program allows you up to two covered claims within a rolling 12-month period. A maximum replacement value of \$2,000 applies per covered loss. There is no limit on the number of Hardware Service claims.
- Pocket Geek® by Assurant®: You must download and register the Pocket Geek® by Assurant® app to have full access to its features. Availability and features may vary by device, operating system or plan. Data charges may apply. Pocket Geek®, Assurant® and Geek Tips® are service marks of Assurant, Inc. registered in the U.S. and other countries. Device Optimization benefits are provided to all Visible customers at no additional cost. The Pocket Geek® by Assurant® app is not an insurance product or a service contract.
- Exclusions: Losses caused by or resulting from abuse, misuse, service performed by anyone not authorized by Assurant®, intentional or cosmetic damage, pre-existing conditions, manufacturer's recall, Acts of God, consequential damage and losses covered under a manufacturer's warranty. Refer to your coverage documents for a complete list of exclusions.
- Term: Coverage starts at 12:01 a.m. on the day the device is activated on the Visible network and payment is made. You can enroll at point of sale only.
- Cancellation: You can cancel your optional coverage at any time by going to Visible.com and clicking on the 'Chat' window, texting @99370, or tapping 'Help' in the Visible app. You will receive a refund and/or credit, if any, of the applicable insurance premium or service contract provider fee, within the time frame required by law. This is a monthly renewable plan that must be paid for on a monthly basis, or coverage will be canceled for non-payment. We will not cancel coverage for non-payment without providing you with the opportunity to pay within the applicable notice period.
- Provider and Administrator Information: Property insurance (for loss and theft coverage) is underwritten by: American Security Insurance Company, NAIC 42978; principal address: 260 Interstate North Circle, SE Atlanta, GA 30339; 1-770-763-1000; jurisdiction: Washington D.C. and all states in the United States except NH; domicile: DE. In NH, the underwriter is Standard Guaranty Insurance Company. The Service Contract Obligor is Federal Warranty Service Corporation in all states, except in OK — Assurant Service Protection, Inc. The address and phone number of each service contract provider is P.O. Box 105689, Atlanta, GA 30348-5689; 1-866-576-1669. These programs are administered by The Signal (P/C License #53379 (PA); 480 E. Swedesford Rd, Suite 350, Wayne, PA 19087; 1-866-576-1669. In OK, the Service Contract Administrator is The Signal, L.P. These companies operate under the trade name Assurant. Visible Protect is offered by Visible Service, LLC ("Visible"); PEI limited license #568661 (CO); 10000 Park Meadow Dr Lone Tree, CO 80124; 1-866-331-3527. To request a sample of state specific coverage documents prior to purchasing coverage, or for general program inquiries, please call 1-866-450-5185.

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