Sprint Forward™ Phone Insurance coverage summary.

This is a brief description of the coverages and exclusions that apply to Sprint Forward Phone Insurance. Please visit myphoneguardian.com to view the complete insurance policy carefully to determine your rights, duties, and what is and is not covered.

- Sprint employees are not fully licensed insurance agents. Sprint Forward Phone Insurance may duplicate other insurance coverages, such as homeowner’s or renter’s insurance, which you may already have. The plans insurance coverage 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 coverages. You can check with a licensed agent for a personal insurance assessment.

- Sprint receives compensation for the amount you pay each month for this plan.

- You are eligible for a maximum of two approved claims within a 12-month period. There is a per claim limit of up to $1,500 for each replacement device and accessories.

- Sprint Forward Phone Insurance covers the battery and wall charger accessories included with the original purchase of the technology.

- Please remember that the damaged or malfunctioning phones must be returned within 10 days of receiving your replacement phone. If the phone is not returned, you will be charged an unreturned equipment fee not to exceed $250.

- Causes of Loss Not Covered: Losses caused or resulting from the following are not covered: cosmetic damage; corrosion or rust; pre-existing conditions; failure to follow manufacturer’s guidelines; devices not associated with the subscriber records; devices used for rental purposes; devices with altered serial numbers; no coverage for lost or corrupted data, software, viruses or service interruptions devices not purchased from Sprint Forward orlosses outside the coverage period; losses due to terrorism; intentional acts; unauthorized repairs or replacements; costs recoverable under any product warranty or recall. Refer to coverage documents for a complete list of exclusions.

- Term: Coverage starts at 12:01 a.m. on the date of your enrollment. If you enroll after your purchase/activation date, your coverage begins at the start of your next billing cycle. To be eligible for phone insurance, you must enroll in the plan within 30 days of purchasing your new phone from Sprint with an accompanying monthly unlimited plan. For customers who subscribe outside the 30-day grace period, there is a 30-day wait period for filing a claim. If you enroll during an open enrollment period, your coverage begins thirty one (31) days after enrollment. No premium will be collected until coverage begins.

- Cancellation: Phone Insurance is optional and you can cancel your coverage at any time by calling 855-639-4644. If you cancel between monthly billing cycles, you will receive a prorated refund or credit for any unearned premium. This is a monthly renewable plan and must be paid on a monthly basis. If you don’t pay the monthly charge, the plan will terminate.

- For Smartphones Only: McAfee™ Mobile Security app must be downloaded and its availability may vary by device. McAfee™ Mobile Security is provided by a third party. Once installed, an End User Licensing Agreement, including product rights and terms of use from that third party, will be provided. We do not warrant mobile phone compatibility. McAfee™ Mobile Security is part of the Phone Insurance program, but is not an insurance product or a service contract. Other exclusions and conditions may apply. We do not warrant or insure McAfee™ functionality.

- Provider Information: The Program is a replacement program for customers of Sprint Forward provided by Brightstar Device Protection, LLC. The coverage is placed by Brightstar Agency, LLC, 2325 Lakeview Parkway, Alpharetta, GA 30009 or PO Box 003, Alpharetta, GA 30009 and administered by Brightstar Device Protection, LLC (same address as above). The coverage is underwritten by Zurich American Insurance Company under Master Policy Number IM 5407597-00 issued to Sprint Forward.

The CA license number for Brightstar Device Protection, LLC DBA BDP Insurance Agency is 0H08204. For CA consumers, the California Department of Insurance consumer hotline is 1-800-927-HELP (4357). In Iowa, the license number for Brightstar Agency, LLC. is 1002035291. For MD customers, the Maryland Department of Insurance consumer hotline is 1-800-462-6166.

We are pleased to offer a greener approach to document delivery for your Sprint Forward Phone Insurance. Electronic document delivery allows you to receive and store your coverage documents and other important information immediately. It also reduces the amount of paper you receive in the mail, which helps protect our environment. Please go to myphoneguardian.com to view all program terms and conditions, including a complete copy of the Master Policy. This document is a summary only. For any conflict with the documents at myphoneguardian.com, the documents at myphoneguardian.com control.
Why protect your wireless phone with Sprint Forward™ Phone Insurance?

Peace of mind. Your phone is an essential part of your life, keeping you connected to the Web, friends, family and more. Experiencing a problem with your phone may be not only disruptive to your life, but expensive if you need a replacement.

With Sprint Forward Phone Insurance, your phone is protected in the event of:

- Loss
- Theft
- Accidental damage (including liquid damage)
- Out-of-warranty mechanical or electrical breakdown

Protect your phone and your data, too.

The McAfee™ Mobile Security app includes powerful features that protect your smartphone* and data while you are using it and if it becomes lost or stolen.

It helps guard against viruses and spyware as well as keeps you safe from unsecured wi-fi and malicious websites and social media links. If it becomes lost or stolen, you can issue commands to locate, lock or wipe it and even sound an alarm. The data backup and restore feature helps you remotely preserve and restore data and media before you wipe it.

To get the app, you’ll receive a text message shortly after you enroll in Phone Insurance. Simply follow the instructions to download, register, and set it up.

*McAfee™ Mobile Security availability and features may vary by device.

Enroll today.

You can enroll in Sprint Forward Phone Insurance within 30 days of purchasing your new phone with an accompanying monthly unlimited plan.

Sprint Forward Phone Insurance is optional and is not required to purchase the phone or obtain wireless services.

Your device must be fully operational and have no physical damage at the time of enrollment to be eligible for coverage.

Enjoy peace of mind for $7 per month.

Get worry-free protection for $7 per month for your enrolled phone. Charges for Sprint Forward Phone Insurance are separate from your wireless service and appear as an individual line item on your account.

Protect your phone and all its content.

Deductibles.

Should the unexpected happen, once your claim is approved, a nonrefundable deductible will be collected from you by credit card, prepaid credit card or debit card.

A $20, $50, $100 or $175 deductible, plus any applicable taxes, will apply depending on the phone. Please visit myphoneguardian.com or see an associate to determine your deductible amount.

Your phone will be replaced with a reconditioned one of like kind and quality. In the event a reconditioned phone is not available, the replacement will be a new phone of like kind and quality.

File a claim quickly and easily at myphoneguardian.com.

If you need to file a claim, visit myphoneguardian.com 24 hours a day, 7 days a week. You may receive your replacement phone as early as the next business day. If you prefer to speak to a Customer Service Representative to process your claim, please call 844-534-3097. Proof of loss may be required.

If the approved claim involves a damaged or malfunctioning phone, you will be provided with detailed information on how to return the phone.

If your phone is lost or stolen, call Sprint at 855-639-4644. Sprint will secure your account balance and information, as well as help you keep your phone number.

With Sprint Forward Phone Insurance, you are eligible for a maximum of two approved claims within a 12-month period beginning with the date of the first replacement.

Have your information ready.

The claim must be filed within 60 days of the incident. Please be sure to have the following information handy:

- Your wireless phone number and account PIN
- Phone manufacturer, make and model
- Deductible payment method
- Additional information, as requested, may be necessary

| Wireless Phone Number |
| Date Phone Purchased |
| Make |
| Model |
| Claim Number |
| Date Claim Filed |
| Date Claim Approved |