

Protection.
Upgrades. Support.

PROTECTION<360>®



The information in this document applies to plan offerings in NY.

Protection<360>®

Forget about making tough decisions. Why pick and choose protection when you can have the best of all worlds? That's what Protection<360>® is all about.

Help protect your device, upgrade when you want and get support practically whenever you need it with Protection<360>. It's access to both an insurance plan and a service contract plan designed to help you make the most of your mobile experience. *You may also purchase these options separately.*¹

Insurance Device Protection Plan

Accidental Damage, Loss and Theft

- Drops? Cracks? Spills? Your device will be repaired or replaced if it's accidentally damaged. This includes a \$29 screen repair deductible for an eligible iPhone®.²
- Lost or stolen device? Get a replacement device so you can reconnect quickly.

Service Contract Device Protection Plan

Hardware Service Issues (Mechanical Breakdown)

- Malfunction? You're covered if your device experiences mechanical breakdown. Even after the manufacturer's warranty expires.
- Defective or broken screen protector? If you purchase and install an eligible screen protector at a T-Mobile® store when you buy a new device or upgrade, you can get it replaced in-store at no additional cost. (Excludes liquid glass screen protectors.)

Additional Service Contract Device Protection Plan Benefits

- **JUMP!® Upgrades** - Upgrade your qualifying device purchased on an Equipment Installment Plan (EIP) after 12 months or when 50% of the EIP device balance has been paid.
- **Tech PHD by Assurant**³ - File claims, view plan and deductible information, find useful tips tailored to your specific device, and access live support for all your connected devices.
- **McAfee® Security for T-Mobile with ID Theft Protection**⁴ - Help protect your identity and up to 10 devices like PCs, Macs, smartphones and tablets with one account.

Download the app from the [Google Play™ store](#) or [App Store®](#) to help you:

- Help safeguard your devices against online threats, viruses, data loss and risky apps
- Track your lost device, sound an alarm, and lock and wipe data remotely
- Eliminate the hassle of remembering passwords with the True Key™ app

What's the monthly cost?

The cost is determined by device tier and will be separately itemized on your bill. Please see a T-Mobile sales associate or visit [mytmclaim.com](#) to find your device tier. If you switch your device to one that's classified in another tier, and as device depreciation adjustments are made, the monthly charge for your new tier will be reflected on your T-Mobile bill.

Device Tier	Protection<360> Complete Benefits	Insurance Device Protection Only	Service Contract Device Protection Only
1	\$7	\$2.50	\$4.75
2	\$9	\$4.00	\$5.50
3	\$13	\$5.75	\$7.75
4	\$16	\$6.50	\$10.00
5 and BYOD	\$18	\$7.00	\$11.50
6	\$25	\$12.00	\$14.50

What devices are eligible for device protection?

Almost everything. Smartphones, feature phones, Bring Your Own Devices, wearables, hotspots, routers and modems are all eligible.

How do I enroll?

You may enroll while making a qualified T-Mobile device purchase, lease or finance. If you'd like to enroll afterward, or if you're bringing your own device, it must be within 30 days of your transaction and the device will need to pass a Visual Mechanical Inspection. Enrollment is optional, may be canceled at any time, and is not required to purchase, lease or finance the device or obtain T-Mobile wireless services.

Please remember to send or receive a call, send a text, or access data on the device (not using Wi-Fi) to verify that your device is active on the T-Mobile network.

¹If you buy both the Insurance Device Protection Plan and the Service Contract Device Protection Plan, you'll get a discount of up to \$1.50 on the Insurance Device Protection Plan, depending on your device tier. If you choose to buy a service contract from another provider and want to enroll in the Insurance Device Protection Plan and receive the same discount, please visit a T-Mobile store or call 1-800-937-8997 within 30 days of enrollment. You'll need to show proof of your service contract.

²The \$29 accidental damage iPhone screen-only repair deductible only applies to the first two claims during the eligibility period. After that, and for all other accidental damage claims, the deductible is \$99. Under the Insurance Device Protection Plan, the \$29 screen-only accidental damage deductible is available through Assurant.

³Download and register the Tech PHD by Assurant app to have full access to features. Availability and features may vary by device and operating system.

⁴McAfee Security for T-Mobile with ID Theft Protection is subject to McAfee's License Agreement and Privacy Notice and is for personal use on supported devices. Not all features are available for all operating systems — see System Requirements at https://www.mcafee.com/consumer/en-us/store/m0/system_requirements.html for supported devices.

How do I file a claim?

Easy online self-serve access is available at [mytmclaim.com](#). You can also file a claim by calling **1-866-866-6285** or using the Tech PHD app. Remember to file a claim within the time frame indicated in your coverage documents. Have the following information ready:

- Make, model, IMEI and details about what happened to your damaged or lost device
- Contact info (Have your [myt-mobile.com](#) user ID and password handy so we can verify your identity. We may ask you for your picture ID in the claims process.)
- Payment method for service fee/deductible
- Shipping information

If you purchase Protection<360>, Apple® will provide service and technical support for eligible devices through AppleCare Services.⁵ If you purchase the Insurance Device Protection Plan, service will be provided by American Security Insurance Company. If you purchase the Service Contract Device Protection Plan, service and technical support will be provided by Federal Warranty Service Corporation. Technical support is only provided in connection with service contract coverage.

- When you file a claim, you'll be presented with the replacement options available to you, which may include service through Apple, device replacement through JUMP! Upgrades and advanced exchange replacement by mail. If your device is replaced:
- It'll be with a reconditioned one of like kind and quality. If a reconditioned device is not available, we'll replace it with a new device of like kind and quality. Device color may vary depending on availability.
 - It'll be shipped the next business day, when available, at no additional cost to you once your claim is approved by Assurant.
 - You'll have 10 days to return your damaged device. Otherwise, a nonreturn fee will apply. Instructions on how to return the device and prepaid shipping materials will be provided.
 - The replacement comes with a six-month warranty or the original manufacturer's warranty; the longer term applies.

Are there any claim limits I need to know about?

There's no limit on hardware service (mechanical breakdown) service contract claims. For accidental damage or loss/theft insurance claims, you get up to three claims in any 12-month period based on the date of the first repair or replacement.

What's the service fee/deductible for my device?

Once your claim is approved, a service fee/deductible (based on your device tier and the type of claim) will be collected from you by credit card, debit card or eCheck.

Device Tier	Loss/Theft	Accidental Damage	Hardware Service ⁶
1	\$10	\$10	\$0
2	\$49	\$49	
3	\$99	\$29 iPhone Screen Repair ² \$49 iPad® \$69 Apple Watch \$99 All other	
4	\$149		
5	\$249		
BYOD	\$249	\$99	
6	\$499	\$199	

⁵Your new Apple device is eligible for AppleCare Services during the first 24 months from the date you enroll in Protection<360>, and as long as your plan coverage remains uninterrupted. You'll be charged a deductible of \$99 for iPhone screen damage if you lose service due to nonpayment or device ineligibility.

⁶There's a \$5 processing fee collected by T-Mobile when devices are exchanged through T-Mobile. The exception is BYOD claims, which are handled through Assurant after the manufacturer's warranty expires.

Important stuff you need to know:

JUMP!® Upgrades Summary

You're eligible for this benefit only if you have an EIP, and after paying 50% of your device cost. You must also be current with your scheduled EIP payments and your wireless service payments. The device must be in good working order. JUMP! Upgrades from T-Mobile; trade-in benefits through CWork Solutions, LP. Program administrative fees paid to CWork Solutions, LP.

Tech PHD Summary

Download and register to have access to the Tech PHD features. Availability and features may vary by device, operating system or plan. Data charges may apply. During registration, you'll be provided with the End User Licensing Agreement, which includes your rights for the product and the product's terms of use.

McAfee® Security for T-Mobile Summary

McAfee Security for T-Mobile with ID Theft Protection is provided by McAfee. For more information and legal disclaimers, visit <https://www.mcafee.com/security-for-t-mobile/>.

Other important information related to insurance and service contract coverage:

We'll provide you with a copy of the coverage documents with full details on benefits, exclusions and service fees/deductibles when you enroll in the program. Coverage documents will be delivered in English.

- Availability of insurance is not dependent upon the purchase of noninsurance services or products, and vice versa. No special advantage is available for purchasing insurance in conjunction with noninsurance services or products.
- **NY Producer Compensation Disclosure:** T-Mobile USA, Inc. ("Producer") holds a Limited License to sell Wireless Communication Equipment Insurance in the State of New York (# 538836). This Limited License authorizes trained employees to sell insurance to prospective New York customers. Compensation will be paid to the Producer based on the sale of insurance (if purchased by you) by the insurer, American Security Insurance Company ("ASIC"). Compensation paid to the Producer does not vary based on any other factors. You may obtain information about compensation expected to be received by the Producer based in whole or in part on the sale insurance to you by calling 1-866-866-6285 or asking your T-Mobile sales associate, who is authorized to provide you with such information on behalf of the Producer. T-Mobile USA, Inc. also receives compensation as the seller of the service contract (if purchased by you).
- T-Mobile employees are not licensed insurance producers, and are not qualified or authorized to assess the adequacy of your existing coverages. The Insurance Device Protection Plan may duplicate other coverages you may have, such as homeowner's or renter's insurance. The Insurance Device Protection Plan would cover you before any other insurance. You may check with your licensed agent for your own insurance assessment.
- For accidental damage, loss or theft insurance coverage, the program allows you up to three covered claims within any 12-month period, based on the date of the first repair or replacement, of no more than \$2,500 each. There is no limit to covered hardware service (mechanical breakdown) claims as part of service contract coverage.
- Insurance and service contract coverage covers the device and the standard charger, standard battery and SIM card (if applicable to your device). Accessories included in the original device packaging are covered in the event of an incident simultaneously affecting both the device and the accessory.
- If you're advanced a replacement device under the insurance or service contract coverage, you must return your damaged or malfunctioning device within 10 days of receipt of your replacement device. If you don't return the device, you'll be charged an unrecovered equipment fee no greater than the value of the replacement device.
- **Exclusions:** Losses caused by or resulting from abuse; misuse; service performed by anyone not authorized by us; intentional or cosmetic damage; pre-existing conditions; manufacturer recall; certain acts of God; consequential damage; and, for BYOD, losses covered under a manufacturer's warranty. Refer to coverage documents for a full list of exclusions.
- Insurance and service contract term: Coverage starts at 12:01 a.m. on the date you enroll. You must enroll in the plan within 30 days of a qualified T-Mobile device purchase.
- Cancellation: You can cancel your optional insurance and service contract coverage at any time by calling 1-800-937-8997 or visiting [my.t-mobile.com](#). You may cancel at any time and 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. Insurance and service contract plans are monthly renewable and must be paid on a monthly basis, or coverage will be canceled in accordance with applicable state law for nonpayment. We won't cancel insurance or service contract coverage for nonpayment without providing you with the opportunity to pay within the applicable notice period.

Provider Information: Property insurance (loss, theft and accidental damage coverage) is underwritten by American Security Insurance Company (Group: 19 CPAF; 907 Atlanta, GA). The Service Contract Obligor (hardware service) is Federal Warranty Service Corporation (License # 912691 Atlanta, GA). JUMP! Upgrades is provided by CWork Solutions, LP (Wayne, PA). Tech PHD by Assurant is provided by The Signal (Wayne, PA). These companies operate under the trade name Assurant. To request a sample of state-specific coverage documents prior to purchasing coverage, or for general program inquiries, please call 1-866-450-5185.