

PROTECTION AND SUPPORT

when it matters most

Protect Advantage

Protect Advantage for 1

- Insurance coverage for your phone, tablet or watch
- 3 claims per year
- ProTech benefits

\$15
monthly

Protect Advantage for 4

- Insurance coverage for up to 4 phones, tablets, laptops and watches
- 8 claims per year
- ProTech benefits

\$40
monthly

Protect Insurance and ProTech benefits can be purchased separately in NY. See page 2 for pricing.

Protect Advantage Insurance

\$29 Cracked Screen Repair

As soon as same-day repair for eligible phones in select areas.¹

Unlimited Battery Replacement

Keep your phone running at its best. If your battery isn't working as it should, a ProTech will test it and let you know if the battery is eligible for replacement.²

ProTech

Same Day Replacement and Setup

Losing or breaking your device shouldn't ruin your day. Get your replacement device delivered and set up as soon as the same day.³

ProTech Support

Get help when and how you want it from your team of ProTech experts.

Unlimited Photo and Video Storage

Never miss a moment with unlimited storage and secure backup with the AT&T Photo Storage app.⁴

IDnotify

Protect your identity with IDnotify, a ProTech benefit offered by Experian (requires separate sign up).⁵

Get help with ProTech support



Get help with your device when and how you need it from our team of ProTech experts – so you can keep talking, streaming, watching or playing.

New Device Setup

Set up your new device the way you want.

Performance Promise

Keep your device working its best with periodic checkups to improve speed, signal and battery performance.

Streaming Consults

Set up and optimize AT&T streaming services for the best entertainment experience.

Take Photos Like a Pro

Learn how to take the perfect shot with tips to help you better capture, edit and share photos.

Download the AT&T ProTech app at att.com/getprotech

Connect with a ProTech

- Go to att.com/myprotectadvantage
- Message or call with the ProTech App
- Call **888.4.PROTECH (888.477.6832)**
 - Monday through Friday, from 8 a.m. to midnight ET
 - Weekends, from 10 a.m. to 10 p.m. ET

Unlimited photo storage



Get unlimited storage and secure backup for all of your photos and videos with the AT&T Photo Storage app⁴

Free up space with the AT&T Photo Storage app

- Automatically and securely back up your photos and videos without sacrificing quality.
- Your entire photo collection is at your fingertips, and ready to edit and share.

Download the Photo Storage app through the Apple store or Google Play

¹See Screen Repair disclaimer on page 3. ²Subject to eligible wireless phones outside of manufacturer's warranty period that power on but fail to hold an adequate charge after ProTech diagnostic testing. ³Same Day Replacement: Available for select devices in select areas and is subject to parts and technician availability. Claims must be filed and approved by 4pm. Eligibility is determined at time of claim approval and is contingent on certain criteria. Same day replacement is not available for Mobile Insurance customers. ⁴There may be limitations on the size of each video that can be backed up and secured. ⁵IDnotify is provided by a third party provider, Experian and is included as a ProTech benefit for customers enrolled in AT&T Protect Advantage for 1 or AT&T Protect Advantage for 4. For full terms and conditions for IDnotify, go to IDnotify.com/att. For all questions regarding IDnotify services, call Experian at 877.890.9369 or go to IDnotify.com/att.

AT&T ProTech™ app: The ProTech app and Photo Storage app require a compatible device with AT&T wireless service. Technical limits may prevent certain features from working on all devices. App functionality requires the device to be powered on and connected to the internet. Accuracy, availability and timeliness are not guaranteed. Free versions of the apps with limited features are also available. Data charges may apply. ProTech app and Photo Storage app provided by Asurion Mobile Applications, LLC. Only available for devices running iOS 9.0 and up, or Android 5.0 and up. For additional details, as well as full terms and conditions, go to att.com/protech.

Key terms and conditions

AT&T Protect Advantage

AT&T Protect Advantage for 1 for one eligible device	Monthly Charge \$15.00* per mobile number enrolled. Includes AT&T Protect Insurance for 1, ProTech, ProTech app and Photo Storage app.
	Claim Limits 3 claims within any 12 consecutive months with a max device value of \$2,500 per occurrence. Battery replacements on eligible devices are unlimited as long as enrolled in the program.
AT&T Protect Advantage for 4 for up to four eligible devices	Monthly Charge \$40.00** per mobile account enrolled. Includes AT&T Protect Insurance for 4, ProTech, ProTech app and Photo Storage app.
	Claim Limits 8 shared claims within any 12 consecutive months with a max device value of \$2,500 per occurrence. Battery replacements on eligible devices are unlimited as long as enrolled in the program.

ProTech support may be purchased separately for \$9 per month (except for New York residents). Includes the ProTech app and unlimited photo/video storage with the Photo Storage app.

*For New York Residents only, the following may be purchased separately: AT&T Protect Insurance for 1 for \$8.99/mo. and AT&T ProTech for 1 for \$6.01/mo.

**For New York Residents only, the following may be purchased separately: AT&T Protect Insurance for 4 for \$25.97/mo. and AT&T ProTech for 4 for \$14.03/mo.

AT&T Mobile Insurance

AT&T Mobile Insurance for one eligible device	Monthly Charge \$8.99 per mobile number enrolled.
	Claim Limits 2 claims within any 12 consecutive months with a max device value of \$2,500 per occurrence.

New York Producer Compensation

AT&T (Producer) has a limited license to sell wireless communications equipment insurance in New York (license #LR-1133676) and will be paid a portion of your contract purchase price by the insurer, Continental Casualty Company. The Producer will be compensated by the insurer if you purchase the insurance. The Producer's compensation may vary based on the product you purchased. For more information about compensation, please ask your sales representative.

AT&T Mobile Insurance, AT&T Protect Insurance for 1 and AT&T Protect Insurance for 4 are underwritten by Continental Casualty Company, Chicago, IL, a CNA Company, and administered by Asurion Protection Services, LLC (in Iowa, Lic. #1001002300; in California, Asurion Protection Services Insurance Agency, LLC, Lic. #0D63161; in Puerto Rico, Asurion Protection Services of Puerto Rico, Inc.), a licensed agent of CNA.

Additional Information (all plans)

Coverage	Loss, theft, accidental physical or liquid damage and out of warranty malfunctions. For coverage to apply to a connected device, you must own or lease the device, and have used the device (logged use of voice or data) on your wireless number after enrollment. Coverage applies to the most recently used device on your wireless number.
Deductibles	A non-refundable deductible will be charged for each approved claim. Deductible amounts are based on deductible tiers. For eligible devices by tier, see the Partial List of Devices Covered by Deductible Tier on page 3 of this brochure. For the deductible amount for your device, go to phoneclaim.com/att or call Asurion at 888.562.8662 .
Replacement Deductibles for Connected Devices	Tier A \$25, Tier B \$50, Tier C \$125, Tier D \$200, Tier E \$250, Tier F \$299
Replacement Deductibles for Non-Connected Devices (applies to Protect Advantage for 4 only)	Repair of Damaged/Malfunctioning Wi-Fi Only Tablets and Laptops — \$89 Replacement of Lost/Stolen Wi-Fi Only Tablet — \$199, Laptop — \$299 Protect Advantage for 4 devices that are not connected to the AT&T network (Wi-Fi laptops and tablets) are provided a repair or replacement (at the option of Asurion, the Program Administrator). Devices most often will be repaired within 3-5 business days from the date Asurion receives the equipment. Replacement equipment will be new or refurbished, and of like kind and quality to the claimed device. Colors, features and accessory compatibility are not guaranteed.
Cracked Screen Deductible	\$29 for Protect Advantage plans for Tiers C,D,E,F. \$49 for Mobile Insurance for Tiers C,D,E,F. See page 3 for more information.
Battery Replacement Deductible	\$0 for Protect Advantage for 1 and for 4. Not available for Mobile Insurance.
Replacement for Connected Devices	Claims fulfilled with a replacement device and approved by 6 p.m. ET will be shipped and, in most cases, delivered the next day. Deliveries to Alaska, Hawaii, Puerto Rico and U.S. Virgin Islands cannot be shipped for next-day delivery. Claims may be fulfilled with new or AT&T Certified Restored equipment, which is previously opened, and/or used (which may be refurbished or remanufactured, and may contain original or non-original replacement parts) of the same model or other models of like kind and quality. See att.com/certifiedrestored for details on these devices. Colors, features and accessory compatibility are not guaranteed. Protect Advantage customers with a claim that is filed and approved by 4pm (local time) may be able to receive a replacement device the same day.
Bring Your Own Device	When you activate your own device on the AT&T network, it may be eligible for enrollment in device protection within 30 days. If the device make/model is currently or was previously sold by AT&T, the applicable replacement and screen repair deductible tier for that specific make/model applies for all approved claims. For a non-AT&T device make/model, Deductible Tier C applies. Replacement options will vary. Device must be in good working condition and may be subject to inspection prior to enrollment.
Cancellation Policy	You can cancel your optional insurance coverage at any time and receive a prorated refund of your unearned monthly premium/charges. We may cancel or change terms by giving you prior written notice as required by law.

What you should know before you enroll

Replacement deductibles

Partial list of covered devices	
Deductibles	
Device Tier A <i>Deductible: \$25</i>	LG K40™ Samsung Galaxy® J3
Device Tier B <i>Deductible: \$50</i>	Apple® iPhone® 5/5C/5S Samsung Galaxy J7
Device Tier C <i>Deductible: \$125</i>	Apple iPhone SE/6/6+ Apple Watch Series 3 GPS + Cellular, Aluminum Case, All Bands Samsung Galaxy S5/S6 Samsung Galaxy Note 4/5 Bring Your Own Device (a non-AT&T make/model)
Device Tier D <i>Deductible: \$200</i>	Apple iPhone 6S/6S Plus/7/8/XR/11 Apple iPhone 7 Plus 32GB & 128GB Apple iPhone 8 Plus 64GB & 128GB Apple Watch Series 3/4 GPS + Cellular, Stainless Steel Case, Sport Bands Apple Watch 4 GPS + Cellular, Aluminum Case, All Bands Google Pixel 4 LG G8X ThinQ Samsung Galaxy S8/S8+ /S9/S9+ /S10e Samsung Galaxy Note 8
Device Tier E <i>Deductible: \$250</i>	Apple iPhone 7 Plus/8 Plus 256GB Apple iPhone X/XS/XS Max Apple iPhone 11 Pro/Pro Max Apple Watch Series 3 GPS + Cellular, Ceramic Case, All Bands Apple Watch Series 3/4 GPS + Cellular, Stainless Steel Case, Hermes Bands Google Pixel 4 XL Samsung Galaxy Note 9/10/10+ Samsung Galaxy S10 Samsung Galaxy S10+ 128GB & 512GB Samsung Galaxy S20 5G, S20 5G+ and S20 Ultra 5G
Device Tier F <i>Deductible: \$299</i>	Apple iPad Pro 11"/12.9" 1TB Samsung Galaxy S10+ 1TB Samsung Galaxy Fold

For complete deductible information and to see the amount for your device, go to phoneclaim.com/att. Devices may be moved to a different deductible tier during your enrollment and these changes are updated online. iPhone and iPad are registered trademarks of Apple Inc.

Fast Replacement¹

As soon as next day device replacement for loss, theft, damage and out of warranty malfunctions. You may also be able to get your replacement device delivered and set up as soon as the same day.

Screen repair²

- As soon as same day repair service for eligible devices is available in select areas for a \$29 or \$49 deductible depending on program you are enrolled in.
- Choose from a convenient repair location or a technician will come to you, as available.³
- Repaired as soon as the same day and backed by a 1-year limited warranty.

Devices eligible for screen repair include:

- Apple® iPhone® 6S/6S Plus
- Apple® iPhone® 7/7 Plus
- Apple® iPhone® 8/8 Plus
- Apple® iPhone® X/Xr/Xs/Xs Max
- Apple iPhone 11/Pro/Pro Max
- LG G6/V30/V35 ThinQ
- Samsung Galaxy S®7 Edge+
- Samsung Galaxy Edge S®6/S6+/S7
- Samsung Galaxy S®7/S8/S9/S10
- Samsung Galaxy S®8+/S9+/S10+/ S10 5G/S10E
- Samsung Galaxy Note 8/9/10/10+/10+ 5G

Battery replacement for Protect Advantage plans⁴

- You have unlimited post-warranty battery replacements for your eligible phone.
- If your battery isn't working as it should, call **888.562.8662** or visit phoneclaim.com/att.
- A ProTech will test your battery and let you know if it's eligible for replacement.
- They'll also provide you with performance-boosting tips and tricks.

¹See Replacement for Connected Devices section in key terms and conditions on page 2. Also see Same Day Replacement disclaimer on page 1. Same day replacement is not available for Mobile Insurance customers.

²**Screen Repair:** Each screen repair will count towards your claim limits. Limited to eligible devices in select areas. Newly launched device models may not be eligible for screen repair. Visit www.phoneclaim.com/att or call 888.562.8662 to check current eligibility. Same day repair option depends upon claim approval time and technician availability. Repairs are performed by an Asurion-certified technician and come with a 12-month warranty. Repairs may use new or refurbished parts; may contain original or non-original manufacturer parts; and may void the manufacturer warranty. Some colors of eligible devices are not available. Eligible devices and available areas are both subject to change at any time.

³Both options may not be available in all locations; repair options are presented at the time of claim approval; subject to parts availability.

⁴Subject to eligible wireless phones outside of manufacturer's warranty period that power on but fail to hold an adequate charge after ProTech diagnostic testing. Battery replacements are not available for Mobile Insurance customers. Available for select devices in select areas.

What you should know before you enroll

Covered devices

Phone – Includes the device and battery, and if part of the loss, battery charger and SIM card. For Mobile Insurance customers, battery covered if part of the loss.

Wireless Home Phone – Includes the device plus power cord, back up battery, phone cable and SIM card.

Tablet – Includes tablet plus battery, charger and SIM card (for non-Wi-Fi only).

Laptop – Includes laptop, standard battery and battery charger (applies to Protect Advantage for 4 only).

Watch – Includes device, battery, charger and SIM card. (Only watches with their own wireless number and SIM card can be covered.)

If you bring your own device

When you activate your own device on the AT&T network, it may be eligible for device protection.

- You have 30 days to enroll from the date you activated AT&T wireless service.
- The device must be in good working condition.
- If your device make/model is or has been sold by AT&T, the applicable deductible applies. For a non-AT&T device make/model, Deductible Tier C applies.

Replacement options may vary. Not all devices are eligible.

Enrollment period

You must **enroll within 30 days** of new activation or device upgrade. You can switch your already-enrolled number to a different plan at any time, if eligible. To enroll, ask your sales rep or go to att.com/protectadvantage.

Agreement to terms and conditions

You agree to the Terms and Conditions, including the Coverage Certificate, when you enroll. Your sales representative can print them at your request or you can review them at phoneclaim.com/att.

Complete Terms and Conditions, including the Coverage Certificate will also be sent to you once your mobile number is enrolled.

Electronic Communications

AT&T program and legal notices will be sent via email. If an email address is not provided, the information will be mailed. Legal notices will not be sent to New York residents via email.

Insurance is optional

AT&T Mobile Insurance and AT&T Protect Insurance for 1 and AT&T Protect Insurance for 4 are **optional insurance coverages** that you are not required to purchase. Program enrollment, repair and replacement authorization shall be at the sole discretion of Continental Casualty Company, a CNA member company; Asurion, the plan administrator; or any other authorized representative of CNA in accordance with the terms of the Coverage Certificate and applicable law.

Non-return fee

If your device is damaged or if your lost device is later found, you can avoid non-Return fees of up to \$850 (the fee is based on the cost of the claim to the insurance company) by simply returning the device as directed by us in the return envelope that we provide to you.

Insurance exclusions and limitations

AT&T Protect Advantage for 1: This insurance coverage does contain limitations and exclusions. Loss due to indirect or consequential loss, intentional acts, dishonest acts, fraudulent acts, criminal acts, abuse, technological obsolescence or depreciation, cosmetic damage, unauthorized repair or replacement, pollutants, failure to follow the manufacturer's instructions, manufacturer recall, mechanical or electrical failure during the manufacturer's warranty period, malware, nuclear reaction or radiation, war, governmental action, damage to data, nonstandard external media, and nonstandard software, and failure to reasonably protect the device from any further loss are excluded. All exclusions and limitations can be found in the full terms and conditions.

AT&T Protect Advantage for 4: This insurance coverage contains the same limitations and exclusions as those listed above for AT&T Protect Advantage for 1. Additionally, loss caused by power surge if the Covered Property was not connected to a surge protector at the time of Loss and Losses for Non-Connected Covered Property that occur within thirty (30) days from the submission of your request for enrollment are excluded. All exclusions and limitations can be found in the full terms and conditions.

AT&T Mobile Insurance: This insurance coverage contains the same limitations and exclusions as those listed above for AT&T Protect Advantage for 1. Additionally, loss or damage to or of batteries unless it is part of the covered loss are excluded. All exclusions and limitations can be found in the full terms and conditions.

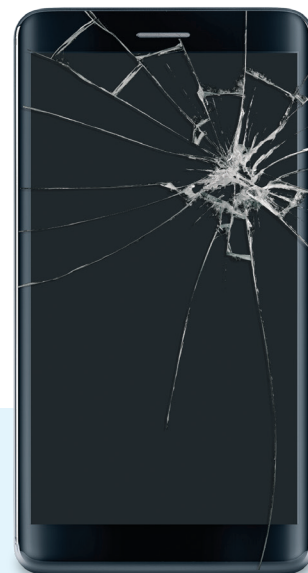
Protect Advantage for 4

How it works

- One primary eligible device must be connected to a monthly AT&T post-paid wireless plan (connected device).
- Second, third and fourth eligible devices can be connected to a monthly AT&T post-paid plan (smartphones and connected tablets on the same account). Or they may be non-connected — that is, not connected to a monthly AT&T rate plan.
- Non-connected devices can be your choice of a Wi-Fi tablet or laptop with Windows Vista, OS X, Android, iOS or newer operating systems.
- Your primary connected device is automatically registered with enrollment in the program, but your second, third and fourth devices can be registered later when you file a claim.
- You cannot have more than 4 eligible devices registered at any time.
- 30-day waiting period after enrollment for non-connected devices is required before insurance coverage applies.
- Once a claim is approved your mobile number (connected device) or device (non-connected device) is registered and will remain registered as one of your four covered mobile number/devices for a period of 12 months.
- After 12 months (from the date of the approved claim), your covered mobile number (connected) or device (non-connected) registration can be changed.
- Each approved claim restarts the 12 month registration period for that mobile number/device.
- Although unlimited, each approved battery replacement requires the repaired device to be registered (registration can be changed 12 months from the date of the approved claim).

3 ways to file a claim

- ✓ Go to **phoneclaim.com/att**
- ✓ Use the AT&T ProTech app (Protect Advantage customers only)
- ✓ Call **888.562.8662**
Claims reps available Monday through Friday, from 8 a.m. to 10 p.m. ET; Weekends, from 9 a.m. to 9 p.m. ET.



Be sure you remember:

- File the claim as soon as possible within 60 days of the incident.
- If your device was lost or stolen, contact AT&T to temporarily suspend service and prevent unauthorized use.
- If you receive a replacement device, your original device must be returned using the prepaid shipping label provided with your replacement device. Non-return charges of up to \$850 may be added to your wireless bill for failure to return your original device.

Important disclosures

Unless otherwise licensed, AT&T associates are **not qualified or authorized** to evaluate the adequacy of your existing insurance coverage. Questions regarding this program should be directed to CNA's licensed agent, Asurion Protection Services, LLC. The Coverage Certificate may provide a **duplication of coverage** already provided by a consumer's personal auto insurance policy, homeowner's insurance policy, renter's insurance policy, personal liability insurance policy, or other source of coverage. This insurance is primary over any other insurance you may have. Asurion and CNA strive to satisfy every customer and ask that you allow us the opportunity to resolve any question, concern or complaint you may have by calling us at **888.562.8662**. The Coverage Certificate is the entire agreement between the insurer and you. Please refer to the Coverage Certificate for complete terms and conditions of the coverage provided.

For questions, contact: **Mail:** Asurion Protection Services, LLC Iowa License #1001002300, Asurion Protection Services Insurance Agency, LLC Customer Care, P.O. Box 411605, Kansas City, MO 64141-1605,

CA License #OD63161 **Phone: 888.562.8662**

For residents of California, Indiana and Maryland: Consumer hotline for the California Department of Insurance is **800.927.HELP (4357)**, for the State of Indiana Department of Insurance is **800.622.4461**, and for the Maryland Insurance Administration is **800.492.6116**.

FRAUD: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim on 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.

ARBITRATION: The Terms and Conditions of the device protection products contain binding Arbitration Agreements, which can be obtained by visiting **phoneclaim.com/att**. You should read the Arbitration Agreements carefully and completely, since they affect your rights. **The Arbitration Agreements require you to: 1) RESOLVE ANY DISPUTES THROUGH BINDING AND INDIVIDUAL ARBITRATIONS OR SMALL CLAIMS COURT ACTIONS; AND 2) WAIVE YOUR RIGHTS TO**

A JURY TRIAL AND YOUR RIGHTS TO PARTICIPATE IN CLASS ACTIONS OR CLASS OR CONSOLIDATED ARBITRATIONS.

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 Mobile Insurance or Protect Advantage products.

For WA residents only, we may cancel the insurance policy or change the insurance terms and conditions with at least 30 days notice unless we cancel for the following reasons and notice: (1) 15 days for fraud or material misrepresentation in obtaining coverage or in the presentation of a claim; (2) 10 days for non-payment; or (3) immediately for no longer having active service with AT&T or exhausting your aggregate claim limit. We will not increase the premium or deductible or restrict coverage more than once in any 6 month period.