



# AT&T Protect Advantage

## Protection and support when it matters most

### Want to protect 1 device?

#### Protect Advantage for 1

- 2 claims for accidental damage from handling (ADH)\* per consecutive 12 month period
- 3 claims for physical damage (excluding ADH), loss and theft per consecutive 12 month period
- Unlimited screen repairs, battery replacements and out of warranty malfunction claims
- ProTech support

### More than 1 device to protect?

#### Protect Advantage for 4 (covers up to 4 eligible devices)

- 6 shared claims for accidental damage from handling (ADH) per consecutive 12 month period
- 8 shared claims for physical damage (excluding ADH), loss and theft per consecutive 12 month period
- Unlimited screen repairs, battery replacements and out of warranty malfunction claims
- ProTech support

### Protect Advantage apps

For on the go tech support and access to your benefits at anytime, download the AT&T ProTech app at [att.com/getprotech](http://att.com/getprotech).



#### Unlimited photo storage

Get unlimited storage and backup for all of your photos and videos with the **AT&T Photo Storage app**<sup>1</sup>

#### Free up space with the AT&T Photo Storage app

- Automatically 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

\*Accidental damage from handling refers to the accidental damage that can occur while handling the device during normal use, including cracks, drops, and spills.

**AT&T ProTech<sup>SM</sup> 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](http://att.com/protech).

#### Unlimited Eligible Screen and Malfunction Repairs

As soon as same-day repair for eligible devices in select areas. Pay only a \$29 service fee each time you need it.<sup>2</sup>

#### Unlimited Battery Replacements

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.<sup>3</sup>

#### 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.<sup>4</sup>

#### ProTech Support

Get help from our team of ProTech experts – so you can keep talking, streaming, watching or playing.

#### Unlimited Photo and Video Storage

Never miss a moment with unlimited storage and secure backup with the AT&T Photo Storage app.<sup>5</sup>

#### Performance Promise

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

#### Streaming Support

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

#### In-person Support

Visit an Asurion Tech Repair & Solutions store or uBreakiFix by Asurion location (with your authentication code)<sup>6</sup> to get your phone sanitized and cleaned, optimize device performance or get help restoring data from your damaged device to your replacement device.<sup>7</sup>

### Have Questions?

Access your Protect Advantage dashboard for a comprehensive view of your protection benefits, claim status as well as contact a ProTech expert. **Visit [att.com/myprotectadvantage](http://att.com/myprotectadvantage)**

## Key terms and conditions

### AT&T Protect Advantage

<b>AT&amp;T Protect Advantage for 1</b> for one eligible device	<b>Monthly Charge</b> (depending on device model) <b>\$14 Device Tiers 1 &amp; 2*</b> per mobile number enrolled <b>\$17 Device Tiers 3 &amp; 4*</b> per mobile number enrolled Includes AT&T Protect Insurance for 1, Protect Extended Service Contract for 1, ProTech app, Photo Storage app and ProTech support for the enrolled eligible device.
	<b>Claim Limits</b> <b>Insurance Claim Limits:</b> Maximum of 3 claims within any 12 consecutive month period with a maximum device value of \$3,500 per occurrence. <b>Extended Service Contract Claim Limits:</b> 2 claims for accidental damage from handling within any consecutive 12 month period. Unlimited repairs or replacements for screen and out of warranty malfunction claims, including battery replacements. Maximum device value of \$3,500 per occurrence.
<b>AT&amp;T Protect Advantage for 4</b> for up to four eligible devices	<b>Monthly Charge</b> <b>\$45.00*</b> per mobile account enrolled Includes AT&T Protect Insurance for 4, Protect Extended Service Contract for 4, ProTech app, Photo Storage app and ProTech support for up to four eligible devices.
	<b>Claim Limits</b> <b>Insurance Claim Limits:</b> Maximum of 8 shared claims within any 12 consecutive month period with a maximum device value of \$3,500 per occurrence. <b>Extended Service Contract Claim Limits:</b> 6 shared claims for accidental damage from handling within any consecutive 12 month period. Unlimited repairs or replacements for screen and out of warranty malfunction claims, including battery replacements. Maximum device value of \$3,500 per occurrence.

### Additional Information (both plans)

<b>Coverage</b>	<b>Protect Insurance:</b> Loss, theft, and physical damage (excluding ADH). <b>Protect Extended Service Contract:</b> Accidental Damage from Handling (ADH), including screen claims, and out of warranty malfunctions (mechanical and electrical failure). 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.
<b>Enrollment</b>	Enrollment in these programs will <b>continue to renew monthly on your AT&amp;T wireless bill until cancelled.</b>
<b>Deductibles/Service Fees</b>	A non-refundable deductible/service fee will be charged for each approved claim. Deductible/service fee amounts are based on device tiers. For eligible devices by tier, see the Partial List of Devices Covered by Deductible/Service Fee Tier on page 3 of this brochure. For the deductible/service fee amount for your device, go to <a href="http://phoneclaim.com/att">phoneclaim.com/att</a> or call Asurion at <b>888.562.8662</b> .
<b>Replacement Deductibles/Service Fees</b> for Connected Devices (depending on device model)	Tier 1 - \$25, Tier 2 - \$100, Tier 3 - \$225, Tier 4 - \$275
<b>Replacement for Connected Devices</b>	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 <a href="http://att.com/certifiedrestored">att.com/certifiedrestored</a> 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.
<b>Replacement and Repair Deductibles/Service Fees</b> for Non-Connected Devices (applies to Protect Advantage for 4 only)	<b>Repair of Damaged/Malfunctioning Wi-Fi Only Tablets — \$89</b> <b>Replacement of Lost/Stolen Wi-Fi Only Tablets — \$199</b> Protect Advantage for 4 devices that are not connected to the AT&T network (Wi-Fi tablets) are provided a repair or replacement (at the option of Asurion, the Plan 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.
<b>Screen and Malfunction Repair Service Fee</b>	Eligible devices in Tiers 1, 2, 3, 4- \$29
<b>Battery Replacement Service Fee</b>	Eligible devices in Tiers 1, 2, 3, 4- \$0
<b>Bring Your Own Device</b>	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/service fee for that specific make/model tier applies for all approved claims. For a non-AT&T device make/model, the deductible/service fee for Device Tier 2 applies. Replacement options will vary. Device must be in good working condition and may be subject to inspection prior to enrollment.
<b>Cancellation Policy</b>	You can cancel your optional coverage at any time by calling <b>888.562.8662</b> or going to <a href="http://att.com/myatt">att.com/myatt</a> , and you will receive a prorated refund of any unearned monthly premium/charges. We may cancel or change terms by giving you prior written notice as required by law.
<b>Arbitration</b>	The Terms and Conditions for device protection products contain binding Arbitration Agreements, which can be obtained by visiting <a href="http://phoneclaim.com/att">phoneclaim.com/att</a>

\*The monthly charge for Protect Advantage includes the cost of insurance provided in the program. For information about your applicable device tiers, see the "Deductible/Service Fee Amounts" table in this document, or go to [phoneclaim.com/ATT](http://phoneclaim.com/ATT) or call **888.562.8662**.

All applicable taxes and surcharges are extra.

Protect Insurance for 1 - similar insurance only coverage is available in select markets for: \$225 - Tier 1, \$235 - Tier 2, \$250 - Tier 3, and \$4.00 - Tier 4. Protect Insurance for 4 - similar insurance only coverage is available in select markets for: \$10.00 - Tiers 1 - 4.

Protect Advantage for 1 and 4 and Protect Advantage for Business for 1 and 4, are a combination of Protect Insurance for 1 or 4, Protect Extended Service Contract for 1 or 4, and Protect Extended Service Contract for Business for 1 and 4, and ProTech for 1 or 4. Protect Insurance for 1 and 4, and Protect Insurance for Business for 1 and 4 are underwritten by Continental Casualty Company, a CNA Company (CNA), Chicago, IL, and administered by Asurion Protection Services, LLC, (In Iowa, Lic. #1001002300; in California, Asurion Protection Services Insurance Agency, LLC, CA Lic. #OD63161; and in Puerto Rico, Asurion Protection Services of Puerto Rico, Inc.), a licensed agent of CNA. Protect Extended Service Contract for 1 and 4 are provided by Asurion Warranty Protection Services, LLC, or one of its affiliates.

## What you should know before you enroll

### Replacement Deductibles/Service Fees

For complete deductible/service fee information and to see the amount for your device, go to [phoneclaim.com/att](https://phoneclaim.com/att).

#### Partial list of covered devices (May 2022)

##### Deductibles/Service Fees

<b>Device Tier 1</b> \$25	AT&T Cingular Flip IV Harman Spark 2.0 Kyocera Dura XE Epic Netgear Nighthawk M6 Samsung Galaxy A12/A13/A51/A51 5G
<b>Device Tier 2</b> \$100	iPhone SE/SE 2020/SE 2022 Apple Watch Series SE/6/7 GPS + Cellular (Aluminum Case – All Bands) Samsung A52 5G/A53 5G Samsung Galaxy Watch 3/Watch 4 Motorola One 5G Bring Your Own Device (a non-AT&T make/model)
<b>Device Tier 3</b> \$225	Apple iPhone 12 64 GB/12 Mini 64 GB/12 Mini 128 GB/13 Mini 128GB Apple Watch Series 6/7 GPS + Cellular (Stainless Steel Case – Sport and Loop Bands) Apple iPad Mini (2021) Google Pixel 4/5/6 Samsung Galaxy S20 FE 5G/S20 5G/S21 FE 5G/S21 5G/S22 5G 128GB Microsoft Surface Go 2/Surface Duo
<b>Device Tier 4</b> \$275	Apple iPhone 12 128GB/12 256GB/12 Pro/12 Pro Max/13/13 Pro/13 Pro Max Apple 12 Mini 256 GB/13 Mini 256Gb/13 Mini 512 GB Apple iPad Pro 11-inch (2021)/12.9-inch (2021) Motorola razr 5G (2020) Samsung Galaxy Z Fold2 5G/Z Fold3 5G Samsung Galaxy Note 20 5G/Note 20 Ultra 5G Samsung Galaxy S20+ 5G/S20 Ultra 5G/S21+ 5G/S21 Ultra 5G/S22 5G 256GB/S22+/S22 Ultra Samsung Galaxy Z Flip 5G/Z Flip3 5G Samsung Galaxy Tab S8+ Google Pixel 4XL/6 Pro

Devices may be moved to a different device tier during your enrollment. Device tier changes will be updated online and available at [phoneclaim.com/att](https://phoneclaim.com/att).

If you don't see your device in the partial replacement or repair list, or to see the deductible/service fee for a specific device, go to [phoneclaim.com/att](https://phoneclaim.com/att).

### Fast Replacement<sup>1</sup>

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.

### Unlimited Screen and Malfunction Repairs<sup>2</sup>

- As soon as same day repair service for eligible devices is available in select areas for a \$29 service fee each time you need it.
- Repair options include visiting an authorized repair location, having a technician come to you, or in some areas, you can mail in your device for repair.<sup>3</sup>
- Screen repairs are backed by a 1-year limited warranty.

#### Partial list of devices eligible for screen repair:

- Apple® iPhone® 8/8 Plus
- Apple® iPhone® X/Xr/Xs/Xs Max
- Apple iPhone 11/Pro/Pro Max
- Apple iPhone 12/Mini/Pro/Pro Max
- Apple iPhone 13/Mini/Pro/Pro Max
- LG G6/V30/V35 ThinQ/V40 ThinQ
- Google Pixel 4/4XL/4A 5G/5/6/6 Pro
- 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
- Samsung Galaxy S20/S20 FE/S20+/S20 Ultra
- Samsung Galaxy S21/S21 FE/S21+/S21 Ultra
- Samsung Galaxy S22/S22+/S22 Ultra

### Battery replacement for Protect Advantage plans<sup>4</sup>

- You have unlimited post-warranty battery replacements for your eligible phone.
- If your battery isn't working as it should, take advantage of this benefit by calling **888.562.8662** or visit [phoneclaim.com/att](https://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.

<sup>1</sup>See Replacement for Connected Devices section in key terms and conditions on page 2. Also see Same Day Replacement disclaimer on page 1.

<sup>2</sup>**Unlimited Screen and Malfunction Repairs:** Limited to eligible devices in select areas. Newly launched device models may not be eligible for screen repair. Visit [phoneclaim.com/att](https://phoneclaim.com/att) or call calling **888.562.8662** to check current eligibility. Same day repair option depends upon claim approval time, part and technician availability. Repairs are performed by an Asurion-certified technician and come with a 12 month limited 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.

<sup>3</sup>All repair options may not be available in all locations; repair options are presented at the time of claim approval; subject to technician and parts availability. In most cases, mail-in-repairs are ready within five business days of receipt. Visit [phoneclaim.com/att](https://phoneclaim.com/att) to check eligibility and the repair option(s) available in your area.

<sup>4</sup>Subject to eligible wireless phones outside of manufacturer's warranty period that power on but fail to hold an adequate charge after ProTech diagnostic testing. 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.

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

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

**Connected Laptop** – includes laptop, standard battery, and battery charger.

**Watch** – Includes device, battery, charger and SIM. (Only watches with their own wireless number and SIM 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/service fee applies. For a non-AT&T device make/model, the deductible/service fee in Device Tier 2 applies.

Replacement options may vary. Not all devices are eligible for enrollment in the program.

### Enrollment period

You must **enroll within 30 days** of new activation or device upgrade except during one of AT&T's open enrollment periods. You can switch your already-enrolled number to a different plan at any time, if eligible. To enroll, ask your sales rep for more information or go to [att.com/protectadvantage](http://att.com/protectadvantage).

### Agreement to terms and conditions

You agree to the Terms and Conditions, including the Coverage Certificate and Service Contract, when you enroll. Your sales representative can print them at your request or you can review them at [phoneclaim.com/att](http://phoneclaim.com/att).

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

### Electronic Communications

If you have or in the future provide your email or other electronic address to AT&T we may communicate Protect Advantage program information and legal notices with you through electronic means (except New York). If an email or other electronic address is not provided, the information will be mailed.

### Coverage is optional

Insurance and service contract coverage is optional and you are not required to enroll in these programs in order to purchase services or equipment. Program enrollment and device repair/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, accidental damage from handling, unauthorized repair or replacement, pollutants, failure to follow the manufacturer's instructions, manufacturer recall, mechanical or electrical failure, 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 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.

## Protect Advantage for 4

### How it works

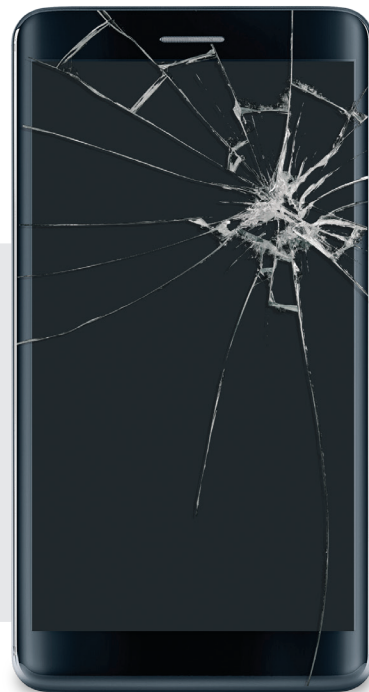
- One primary eligible device must be connected to a monthly AT&T post-paid wireless plan (connected device).
- The second, third, and fourth eligible devices can be connected to a monthly AT&T post-paid plan (including smartphones, and connected tablets or laptops on the same account). They may also be Wi-Fi only tablets that are not connected to a monthly rate plan.
- Your primary connected device is automatically registered at the time of enrollment 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 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 screen repair, battery and out-of-warranty malfunction 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](https://phoneclaim.com/att)
- ✓ Use the AT&T ProTech app
- ✓ 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 fees of up to \$850 will 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, Illinois, 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**. The Illinois Department of Insurance can be contacted by mail at 320 W. Washington St., Springfield, IL 62767, by phone at **1.877.527.9431** or online at [mc.insurance.illinois.gov/messagecenter.nsf](https://mc.insurance.illinois.gov/messagecenter.nsf) (online form) or [insurance.illinois.gov/Complaints/PropertyCasualtyComplaintForm.pdf](https://insurance.illinois.gov/Complaints/PropertyCasualtyComplaintForm.pdf) (printable format).

**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.

**BINDING ARBITRATION: THE SERVICE CONTRACT AND COVERAGE CERTIFICATE EACH CONTAIN A BINDING ARBITRATION PROVISION THAT REQUIRES THE SUBMISSION OF ALL DISPUTES (EXCEPT WHERE EXPRESS STATE EXEMPTIONS ARE PROVIDED) TO FINAL AND BINDING ARBITRATION IN ACCORDANCE WITH THE PROVISIONS SET FORTH IN THE SERVICE CONTRACT AND IN SECTION VII (F) OF THE COVERAGE CERTIFICATE.**

**In the unlikely event we cannot informally resolve any disputes, you will be required to: 1) RESOLVE ANY DISPUTES THROUGH BINDING AND INDIVIDUAL ARBITRATIONS OR SMALL-CLAIMS COURT ACTIONS INSTEAD OF THROUGH THE COURTS OF GENERAL JURISDICTION; AND 2) WAIVE YOUR RIGHTS TO A JURY TRIAL AND TO PARTICIPATE IN CLASS ACTIONS OR CLASS ARBITRATIONS. (EXPRESS STATE EXEMPTIONS MAY APPLY; PLEASE SEE YOUR PROGRAM TERMS AND CONDITIONS).**

For WA residents only, we may change the insurance terms and conditions with at least 30 days' notice and we may only cancel for the following reasons and notice: (i) 15 days for fraud or material misrepresentation in obtaining coverage or the presentation of a claim; (ii) 10 days for nonpayment; (iii) immediately for no longer having active service with AT&T or exhausting your aggregate claim limit; or (iv) 30 days based on a determination by AT&T or the Agent that the program should no longer be offered. We will not increase the premium or deductible or restrict coverage more than once in any 6 month period but will provide to each WA policyholder a 30 day advance written notice of any premium or deductible increase.

