

Total Defense Program

The Total Defense Program is your total protection option, designed to give you peace of mind. So when you accidentally leave your phone on the hood of your car or your dog turns your smartphone into a chew toy, we've got you covered.

Retail Value	3+2 Premium	3P Premium	Deductible
\$0 – \$249.99	\$5.95	\$4.99	\$75.00
\$250.00 – \$399.99	\$5.95	\$4.99	\$100.00
\$400.00 – \$549.99	\$5.95	\$4.99	\$150.00
\$550.00 – \$999.99	\$9.99	\$8.99	\$200.00
\$1,000.00 – \$1,500.00	\$10.99	\$9.99	\$250.00

*Your premium and deductible are based on the non-contract, non-subsidized new retail price of the model of your device on the purchase date. The deductible must be paid before you receive your replacement equipment and is non-refundable. All fees above are subject to applicable taxes.

**You are not required to purchase the Service Warranty Agreement to purchase the lost, stolen, and accidental damage coverage under the Total Defense Program. Contact Chat Mobility Customer Service Care at (800) 944-3478 to purchase insurance separately.

You Could Save	\$1,000. ⁰⁰ Retail Price	SAVE** 61%
	– \$131. ⁸⁸ 1 Year Premium	
	– \$250. ⁰⁰ Deductible	
	\$618.¹² Total*	

*Based on the non-contract, non-subsidized new retail price of the device

**Savings based on paying 12 months of premiums and only one approved claim in 12 months

Total Protection

Our comprehensive program covers an impressive range of incidents including: loss, theft, accidental damage, and malfunction (after the manufacturer's warranty).

Coverage for Most Incidents

While our protection program covers common incidents detrimental to your device, there are a few exceptions. Any normal wear and tear, pre-existing flaws, or cosmetic damage is not covered. Your policy has the full details on what can and can't be covered.

Immediate Protection

Coverage starts as soon as you enroll at the store. Or, if you need a little time to think it over, enroll any time after your purchase and coverage will start in 30 days. Please note that your device must be fully operational and have no damage in order to still be eligible for coverage.

Easy Billing

Our low premiums are designed to provide coverage for anyone on a budget. Your monthly program charge will appear on your Chat Mobility statement.

Convenient Claims

You're covered for up to 2 replacements within a rolling 12 month period. You're also covered for up to \$1,500 per claim.

Quality Replacements

Replacements are often new but on occasion may be reconditioned. While reconditioned equipment looks and functions like new, it may have minor cosmetic flaws and contain non-original manufacturer parts and accessories. If the exact make and model is not available, your replacement will be of like kind and quality. All replacement equipment comes with a ninety (90) day replacement warranty.

Cancel Any Time


We give you freedom of choice with the option of cancellation at any time. Call Chat Mobility Customer Care at (800) 944-5526 for assistance from a representative. You may receive a refund according to applicable law.

Visit chatmobility.brightstarprotect.com for our Privacy Statement and your complete Insurance Policy to determine your rights, duties, and exclusions.


TERMS AND CONDITIONS TOTAL DEFENSE PROGRAM




Report a Claim in 3 Easy Steps

1 Visit ChatMobility.
BrightstarProtect.com 

You may also call Customer Care at (888) 914-3478

2 Pay a Deductible 

3 Receive Your Replacement! 

For a full list of details and claim qualifications, visit chatmobility.brightstarprotect.com



Insurance

New Hampshire Insurance Company
175 Water Street, New York, NY 10038,
(212) 770-7000

Certificate Declarations

This Certificate is attached to and made a part of Master Policy #11050978. The Named Insured shown below has coverage under this Master Policy.

Item 1. Named Insured

Purchasers on file with the Communications Equipment Service Provider shown in Item 5. Named Insured mailing address: On file with Communications Equipment Retailer.

Item 2. When Coverage Under Certificate is Effective

Coverage under this Certificate is effective as shown in the Coverage Effective Date Endorsement attached to these Declarations.

Item 3. Coverage Period

Subject to Item 2 above, coverage under this Certificate is provided on a one (1) month prepaid basis.

Item 4. Premium

Premium for Coverage Provided under this Certificate: \$4.99 - \$10.99

Item 5. Communications Equipment Service Provider

Name: RSA 1 Limited Partnership & Iowa RSA 2 Limited Partnership d/b/a Chat Mobility
Address: 404 Howland Street, Emerson, IA 51533

Item 6. Authorized Representative

Name: Brightstar Agency, LLC
Address: PO Box 03 Alpharetta, Georgia 30009
Phone: (888) 914-3478

Item 7. Limits of Insurance

Occurrence Limit of Insurance: \$1,500.00 per Occurrence for each Named Insured.
Aggregate Limit of Insurance: \$3,000.00 per Named Insured or two (2) occurrences within a rolling twelve (12) month period, whichever comes first.

Item 8. Deductible

The deductible will be the amount corresponding to the retail price* of the Named Insured's wireless device when initially purchased.

Non-Discounted, Non-Subsidized Retail Price*	Deductible
\$0 – \$249.99	\$75.00
\$250.00 – \$399.99	\$100.00
\$400.00 – \$549.99	\$150.00
\$550.00 – \$999.99	\$200.00
\$1,000.00 – \$1,500.00	\$250.00

The deductible is the same for both the 3+2 and 3P coverage

Item 9. Accessories

- A. Accessories Included
- Battery
 - Standard Wall Charger

B. Maximum retail value of Accessories: \$500.00

Item 10. Replacement Device

Maximum full retail value of replacement to be charged: \$1,500.00

Item 11. This Certificate Consists of the Following Forms:

- Certificate Declarations Form 101136 (0911)
- Certificate Conditions Form 101131 (0911)
- Communications Equipment Coverage Form 101124 (0911)
- Coverage Effective Form 101127 (0309)
- Amendatory Endorsements

Specimen copies of the Forms referenced above are attached to this Certificate, or if not attached, are available at the following website, chatmobility.brightstarprotect.com or may be obtained by calling this toll free number, (888) 914-3478. This coverage is being provided by New Hampshire Insurance Company.

Other Material Insurance Disclosures

- This brochure contains a summary of information regarding the Program. In addition, this program may change or be modified during your term. We will not cover loss or damage caused directly or indirectly by any of the exclusions listed in the Insurance Policy. PLEASE READ THE INSURANCE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED. To obtain the most up-to-date coverage information and a complete Insurance Policy, visit chatmobility.brightstarprotect.com or call (888) 914-3478.
- You are not required to purchase the Service Warranty Agreement to purchase the lost, stolen, and accidental coverage under the Brightstar Wireless Protection Program. Contact Chat Mobility Customer Care at (800) 944-5526 to purchase the insurance separately.
- This coverage may provide a duplicate of other sources of coverage, for example, homeowners or renters insurance. Contact your insurance agent to determine if you have coverage for your wireless device under existing insurance policies you may currently own. Ask about any policy exclusions. Review your deductible and coverage amounts to be sure they still fit your needs.
- A claim must be reported within sixty (60) days from the date of the loss. You will have sixty (60) days to provide all information requested for claim adjudication. If you don't take delivery of the replacement device within sixty (60) days of claim approval, your claim will be forfeited. Payment is due monthly. If payment isn't received within ten (10) days of the due date, your coverage may be canceled.
- The occurrence and aggregate limits of insurance are inclusive of the maximum retail value of accessories.
- You may cancel at any time by calling Chat Mobility Customer Care at (800) 944-5526. Any unearned premium will be refunded in accordance with applicable law.
- The IA license number for Brightstar Agency, LLC is 1002035391.
- The Program is a replacement service provided to customers of Chat Mobility. This coverage is being provided by the New Hampshire Insurance Company, through Brightstar Agency, LLC and is administered by Brightstar Device Protection, LLC.
- Digital communications: If you have or in the future provide your email or other electronic address to Brightstar or its partners involved in administering this Program, we may communicate program information and legal notices with you through electronic means.
- By enrolling in this Program, You authorize Chat Mobility to release required subscriber information for the purpose of validating claims.

Extended Warranty Agreement ("Agreement")

Brightstar's Extended Warranty Agreement covers incidents of malfunction after the expiration of the manufacturer's warranty. When combined with Insurance it forms the complete Brightstar Wireless Protection Program.

Extended Warranty or Service Contract ("Agreement")

This Agreement is a service contract/extended limited warranty. THIS SERVICE AGREEMENT IS NOT A CONTRACT OF INSURANCE.

Service Contract/Extended Warranty Coverage

Replacement of Wireless Device if, under normal conditions and use, the Wireless Device on record with Brightstar fails to operate properly due to manufacturer's defects or workmanship after the expiration of the manufacturer's warranty.

Service Fee & Deductible

The service fee is based on the new retail price* of the model of your wireless device when initially purchased. The service fee is due in advance each month and will be added to your monthly wireless bill by Chat Mobility. The deductible is shown at Item 8 of the Certificate above. The deductible is per replacement and is non-refundable.

Retail Price*	Monthly Service Fee
\$0 – \$549.99	\$0.96
\$550.00 – \$1,500.00	\$1.00

Term Period

If you select coverage after the Point of Sale, no service requests may be made for losses occurring during the first thirty (30) days following enrollment. Please note that your device must be fully operational and have no damage in order to still be eligible for coverage.

Coverage under this agreement is provided on a monthly basis. Your enrollment in the Program will automatically renew each month so long as you pay your service fee by the due date. Upon the expiration of the original manufacturer's warranty on your phone, you will be eligible to file an extended warranty service contract claim. In addition, if you file an extended warranty service contract claim, you must be currently enrolled in the Program and current on any service fees that you may owe as of the date of loss for the claim. In the event your coverage is canceled, terminated or non-renewed for any reason, all coverage benefits will end on the effective date of any such cancellation, termination or non-renewal.

Coverage Limitations

\$1,500.00 per claim; 2 claims within a rolling 12 month period

Purchaser & Seller

The Purchaser ("Subscriber") of this Agreement is the owner of the covered equipment. The Seller of this Agreement is Chat Mobility.

Service Warranty Provider & Administrator

Brightstar Device Protection, LLC
P.O. Box 03
Alpharetta, GA 30009

Other Material Service Warranty Disclosures

- This brochure contains a summary of information regarding the coverage program and is not a full and complete version. PLEASE READ THE COMPLETE INSURANCE POLICY AND SERVICE CONTRACT OR EXTENDED LIMITED WARRANTY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED. For more information or to obtain a complete copy of this Agreement, visit chatmobility.brightstarprotect.com or call (888) 914-3478.
- The obligations of Brightstar under this Agreement are backed by the full faith and credit of Brightstar's parent company Brightstar Corp. (9725 NW 117th Ave, #300, Miami, FL 33178 (305-421-6000)).
- You are not required to purchase coverage to purchase products or services from Chat Mobility. This coverage may provide a duplicate of other sources of coverage.
- You may cancel this coverage at any time by calling Chat Mobility at (800) 944-5526. Any unearned Service Fees will be refunded in accordance with applicable law.
- Damage that is excluded from the Total Defense Program is listed in the Service Contract/Extended Limited Warranty.
- Digital communications: If you have or in the future provide your email or other electronic address to Brightstar or its partners involved in administering this Program, we may communicate program information and legal notices with you through electronic means.
- The Terms and Conditions of the device protection products contain a binding arbitration provision. You can obtain a copy of the arbitration provision by visiting chatmobility.brightstarprotect.com and selecting Program Disclosures & Policy Documents under Resources at the top. You should read the arbitration provision carefully and completely, since it affects your rights. The arbitration provision requires 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. If you do not agree to submit disputes to binding and individual arbitration or you do not agree to any other provision of the Terms and Conditions, you should not enroll in the device protection products.
- By enrolling in this Program, You authorize Chat Mobility to release required subscriber information for the purpose of validating claims.

 
John Q. Doyle, President | Andrew N. Holland, Secretary
Authorized Representative