

# We have the plan that's right for you.

Visible Protect plans\* keep you protected against the unexpected.

	Complete offer		
	Visible Protect	Visible Protect Service Contract	Visible Protect Insurance
<b>Device coverage</b>			
Mechanical/electrical failure (after the manufacturer's warranty expires)	✓	✓	
Accidental damage (drops, cracks, spills)	✓		✓
Loss/theft	✓		✓
<b>Service and support</b>			
File a claim online 24/7	✓	✓	✓
Smartphone repairs	✓	✓	✓
Receive replacement devices as early as the next business day when available	✓	✓	✓

## Make the most of your smartphone device with the Pocket Geek® Mobile by Assurant® app.



With Visible Protect and Visible Protect Service Contract, you get access to the Pocket Geek® Mobile by Assurant® app, which includes features like:

- ✓ **Security**  
Antivirus by Avast (for Android smartphones)
- ✓ **Plan Management**  
Access to coverage docs, claim site, and service fees/deductibles
- ✓ **Optimization**  
Device-specific how-to and troubleshooting guides



Scan the QR Code or download the app from Google Play™ or App Store® and begin using your features today.

## How to enroll in a protection plan

Enrollment is simple and optional. Just purchase a new eligible device and add the plan to your cart. Once you've activated your wireless service and made your protection plan payment, your selected coverage begins. You don't have to enroll in a protection plan to purchase/finance a device or get wireless service. For your convenience, the monthly charge of your protection plan plus any applicable taxes will appear as an individual line item on your wireless bill. Coverage will be canceled for nonpayment. As your device depreciates, or if you buy a pre-owned or new device that's classified in another tier, your monthly cost and service fee/deductible for your new tier may be adjusted accordingly.

	Monthly cost per device (plus tax if applicable)	
	For Tier 1 devices	For Tier 2 devices
<b>Visible Protect</b>	\$10	\$12
<b>Visible Protect Service Contract</b>	\$3.50	\$4
<b>Visible Protect Insurance</b>	\$7	\$9

Visit [fastclaim.com/visibleprotect](https://fastclaim.com/visibleprotect) for more info.

\* Not available in NY

†The \$29 deductible for screen-only smartphone repair applies when service is provided through an Assurant-authorized repair center, where available; otherwise, a replacement device is available for the all other accidental damage deductible of \$99 or \$199 depending on your device.

## Simple and easy steps to file a claim

Visit [fastclaim.com/visibleprotect](https://fastclaim.com/visibleprotect) to file a claim 24/7. You may also call 1-866-576-1669 and a care specialist will work with you to process your claim. Be sure to file a claim within the time frame indicated in your service contract.

If your device is lost or stolen, contact Visible via chat to protect against unauthorized use.

When filing, have these things handy:

- Your wireless number and ZIP code associated with the account
- Contact info (we may ask for your picture ID in the claims process to verify your identity)
- Device make, model, and IMEI, and details about what happened to your damaged device (in certain cases, proof of loss may be required to process your claim)
- Service fee/deductible payment method (credit card, debit card, or eCheck)

When you file a claim, you'll be presented with the repair or replacement options available to you, which may include service and technical support through an authorized repair center or an advanced exchange or replacement by mail.



If AppleCare Services is provided to you, this service is available during the first 24 months from the date you purchase the device from Visible and enroll in a Visible Protect plan, and as long as your plan coverage remains uninterrupted.

## If your claim is approved for repair:

- You will receive an email with next steps to have your device repaired.
- The device will be repaired with reconditioned, rebuilt, or new parts of like kind and quality to the original device parts.

## If your claim is approved for replacement:

- The replacement will be a reconditioned device 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 via next-business-day delivery, when available, at no additional cost. Saturday delivery may be available for an additional fee.
- After receiving your replacement device, you'll have 10 days to return your damaged/malfunctioning device (not applicable to loss/theft claims). Otherwise, an unrecovered equipment fee no greater than the value of the replacement device plus applicable shipping costs will apply. Instructions on how to return the device with prepaid shipping materials will be provided.

## Your service fees/deductible

Once your claim is approved, a service fee or deductible, based on your protection plan, device tier, and type of claim may be collected from you by credit card, debit card, or eCheck. Please look at the chart below or visit [fastclaim.com/visibleprotect](https://fastclaim.com/visibleprotect) to see which service fee/deductible applies.

	Service fee/deductible for approved claims (plus tax if applicable)		
	Visible Protect	Visible Protect Insurance	Visible Protect Service Contract
<b>Mechanical/electrical failure</b> (after the manufacturer's warranty expires)	\$0	N/A	\$0
<b>Accidental damage screen-only repair†</b> (smartphone only)	\$29		N/A
<b>Accidental damage all other</b>	iOS: \$99 All other: \$199 Apple Watch: \$69		N/A
<b>Loss/theft</b>	Tier 1 devices: \$199 Tier 2 devices: \$280		N/A

Protection provided by



# Visible Protect plans

## Other important stuff

- These protection plans are available in all states except New York.
- Enrollment in a protection plan is optional, may be canceled at any time, and isn't required to purchase or finance a device or obtain wireless services.
- 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.
- Visible employees aren't licensed insurance agents. No employee or authorized representative of Visible may advertise or represent themselves as a nonlimited lines licensed insurance producer.
- The Visible Protect plans may duplicate other coverages you may have, such as homeowners or renters insurance. Visible Protect and Visible Protect Insurance are primary to any other insurance. Visible and its employees aren't qualified or authorized to evaluate the adequacy of your existing insurance coverage. Please check with a licensed insurance agent for a personal insurance assessment.
- Visible receives compensation for services performed under these plans.
- The monthly charge for Visible Protect includes the cost of insurance provided in the plan. For FL, IA, and ND customers with Visible Protect, the insurance cost is \$6.50 for Tier 1 devices and \$8 for Tier 2 devices.
- These protection plans cover the device and the standard charger, standard battery, and SIM card (if applicable to your device). They also cover accessories included in the original device packaging in the event of an incident simultaneously affecting both the device and the accessory.
- 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 of no greater than the value of the replacement device plus applicable shipping costs.
- **Claim limit:** Visible Protect and Visible Protect Insurance allow for a maximum of two covered claims within a rolling 12-month period for loss, theft, or accidental damage (including screen-only repairs) based on the date of the first repair or replacement, with a maximum coverage per claim, which is the lesser of the replacement device or the purchase price of the claimed device minus your service fee/deductible. For Visible Protect Service Contract, there's no limit to covered mechanical/electrical failure claims (after the manufacturer's warranty expires). The maximum coverage per claim is the lesser of the replacement device or the purchase price of the claimed device.
- **Pocket Geek® Mobile by Assurant® app:** Download and register the Pocket Geek Mobile by Assurant app to have full access to its features. All customers can download and register the app to access basic features at no additional cost. Availability and features may vary by device, operating system, or protection plan. Data charges may apply. Pocket Geek Mobile and Assurant are service marks of Assurant, Inc. registered in the U.S. and other countries. Pocket Geek Mobile by Assurant isn't an insurance product or a service contract.
- **Exclusions:** Losses caused by or resulting from abuse, misuse, service performed by anyone not authorized by Assurant, intentional or cosmetic damage, pre-existing conditions, manufacturer's recall, certain Acts of God, consequential damage, and losses covered under a manufacturer's warranty are excluded. Refer to your coverage documents for a full list of exclusions.
- **Term:** Coverage starts at 12:01 a.m. on the day the device is activated on the wireless network and Visible Protect payment is made. You can enroll at device purchase transaction only.
- **Cancellation:** You can cancel your optional coverage at any time by going to Visible.com and clicking on the chat window, or by tapping 'Help' in the Visible app. You'll 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. **These are month-to-month programs that automatically renew unless canceled by the customer or by us** that must be paid for on a monthly basis, or coverage will be canceled 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 and Administrator information:** Property insurance (for loss, theft, and accidental damage coverage) is underwritten by: American Security Insurance Company, NAIC 42978; principal address: P.O. Box 105689, Atlanta, GA 30348-5689; 1-305-253-2244; jurisdiction: Washington D.C. and all states in the United States except NH; domicile: DE. In NH, the underwriter is Standard Guaranty Insurance Company, P.O. Box 105689, Atlanta, GA 30348-5689; 1-305-253-2244 and NAIC 42986. In MT, the underwriter is American Bankers Insurance Company of Florida, P.O. Box 105689, Atlanta, GA 30348-5689; 1-305-253-2244; NAIC 10111. The Service Contract Obligor for Mechanical Breakdown (MB) is Federal Warranty Service Corporation in all states, except in CA – Sureway, Inc.; in FL – United Service Protection, Inc.; in OK – Assurant Service Protection, Inc. The address and phone number of each service contract provider is P.O. Box 105689, Atlanta, GA 30348-5689; 1-866-576-1669. These programs are administered by The Signal (P/C License #53379 (PA); P/C License #0D79676 (CA)); P.O. Box 47168, Atlanta, GA 30362; 1-866-576-1669. In IA, these programs are administered by Visible Service, LLC (P/C License #3000914784); 10000 Park Meadow Dr., Lone Tree CO, 80124; 1-866-331-3527. In OK, the Service Contract Administrator is The Signal, L.P. These companies operate under the trade name Assurant. Visible Protect is offered by Visible Service, LLC ("Visible"); Portable Electronics Insurance #568661 (CO), #0M58246 (CA), #3000914784 (IA); 10000 Park Meadow Dr., Lone Tree, CO 80124; 1-866-331-3527. For CA customers, the California Department of Insurance consumer hotline is 1-800-927-4357. For MD customers, the Maryland Department of Insurance consumer hotline is 1-800-492-6116. In UT, insurance coverage for Visible Protect and Visible Protect Insurance is provided under form number TIP20001P-1119. To request a sample of state-specific coverage documents prior to purchasing coverage, or for general program inquiries, please call 1-866-450-5185. Visible is the licensed seller for Visible Protect.

Product and company names mentioned in this brochure may be trademarks of their respective companies.