

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

Insurance covers lost, stolen and accidental damage incidents. When combined with eSecuritel's Extended Warranty Agreement it forms the complete Smart Protection Program.

Certificate Declarations

This Certificate is attached to and made a part of Master Policy #11050992 (monthly), #11050993 (12 months), #11050994 (24 months). The Named Insured shown below has coverage under this Master Policy.

Item 1. Named Insured:

Purchasers on file with the Communications Equipment Retailer 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, twelve (12) month prepaid basis, or a twenty-four (24) month prepaid basis.

Item 4. Premium

Premium for Coverage Provided under this Certificate:

- Monthly Coverage: \$4.99 or \$7.99
- 12 Months of Coverage: \$59.88 or \$95.88
- 24 Months of Coverage: \$119.76 or \$191.76

Item 5. Communications Equipment Retailer

Name: Mountain State Cellular, Inc. dba Mybullfrog.com

Address: 12426 Explorer Dr., Suite 101

Boise, ID 83713

Phone: (877) 412-5188

Item 6. Authorized Representative

Name: eSecuritel Agency, LLC

Address: PO Box 03

Alpharetta, Georgia 30009

Item 7. Limits of Insurance

Occurrence Limit of Insurance:

\$1,000.00 per Occurrence for each Named Insured

Aggregate Limit of Insurance: \$2,000.00 per Named Insured or two (2) occurrences within a 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 – \$299.99	\$59.00
\$300.00 – \$399.99	\$99.00
\$400.00 – \$499.99	\$119.00
\$500.00 - \$599.99	\$149.00
\$600.00 - \$1,000.00	\$199.00

Item 9. Accessories

A. Accessories Included

1. Battery
2. Standard Wall Charger

B. Maximum retail value of Accessories: \$500.00

Item 10. Replacement Device

Maximum full retail value of replacement to be charged: \$1,000.00

Item 11. This Certificate consists of the following forms

1. Certificate Declarations Form 108116 (09/11)
2. Certificate Conditions Form 108115 (09/11)
3. Communications Equipment Coverage Form 101124 (09/11)
4. Coverage Effective Form 101127 (03/09)
5. Amendatory Endorsements

Specimen copies of the Forms referenced above are attached to this Certificate, or if not attached, are available at the following website, www.esecuritel.com/smartprotection or may be obtained by calling this toll free number, (877) 412-5188. This coverage is being provided by New Hampshire Insurance Company.

John Q. Doyle

John Q. Doyle
President

Andrew Holland

Andrew Holland
Secretary

Authorized Representative

Other Material 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 complete 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 www.esecuritel.com/smartprotection or call (877) 412-5188.

You are not required to purchase insurance to activate wireless service. The employees of this location are NOT QUALIFIED or AUTHORIZED to discuss or evaluate insurance coverage. Any questions regarding the Smart Protection Program should be directed to Mybullfrog at (877) 412-5188.

You are not required to purchase the Service Warranty Agreement to purchase the lost, stolen, and accidental coverage under the Smart Protection Program. Contact Mybullfrog at (877) 412-5188 to purchase the insurance separately.

This coverage may provide a duplicate of other sources of coverage. Contact your insurance agent to determine if you have coverage for your wireless device under existing insurance policies you may currently own. Your renters or homeowners policy may provide the insurance you need. 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 60 days from the date of the loss. You will have 60 days to provide all information requested for claim adjudication. If you do not take delivery of the replacement device within 60 days of claim approval, your claim will be forfeited. If payment isn't received within 10 days of the due date, your coverage may be cancelled. The occurrence and aggregate limits of insurance are inclusive of the maximum retail value of accessories. You may cancel at any time by calling Customer Care at (877) 751-3042. Any unearned premium will be refunded in accordance with applicable law.

You may cancel at any time by calling Mybullfrog Customer Care at (877) 412-5188. Any unearned premium will be refunded in accordance with applicable law.

The CA license number for eSecuritel Agency, LLC DBA eSecuritel Insurance Agency is 0H08204. For CA consumers, the California Department of Insurance consumer hotline is 1-800-927-HELP (4357). For MD consumers, the Maryland Insurance Administration toll-free consumer hotline number is 1-800-492-6116.

The Program is a replacement service provided to customers of Mybullfrog. This coverage is being provided by the New Hampshire Insurance Company, through eSecuritel Agency, LLC and is administered by eSecuritel Holdings, LLC.

eSecuritel Extended Warranty Agreement

eSecuritel's Extended Warranty Agreement covers incidents of malfunction after the expiration of the manufacturer's warranty. When combined with insurance it forms the complete Smart Protection Program.

Extended Warranty or Service Contract ("Agreement")

If you purchased your Wireless Device, as stated on the receipt, in CT, DC, FL, IN, LA, ME, MA, MI, NJ, NC, PA, RI, or SD, this Agreement is an extended limited warranty. Otherwise, it is a service contract. THIS SERVICE WARRANTY AGREEMENT IS NOT A CONTRACT OF INSURANCE.

Extended Warranty Coverage

Replacement of Wireless Device if, under normal conditions and use, the Wireless Device on record with eSecuritel 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 and per replacement deductibles are based on the new retail price* of the model of your wireless device when initially purchased and whether you choose to pay for month-to-month coverage, or for 12 or 24 months of coverage payable at the time of purchase. If you choose month-to-month coverage, the service fee is due in advance each month and will be added to your monthly wireless bill by Mybullfrog. The deductible is per replacement and is non-refundable.

Non-Discounted, Non-Subsidized Retail Price*	Monthly Service Fee	12 Months of Coverage	24 Months of Coverage	Deductible
\$0 – \$299.99				\$59.00
\$300.00 – \$399.99				\$99.00
\$400.00 – \$499.99	\$1.96	\$23.52	\$47.04	\$119.00
\$500.00 - \$599.99				\$149.00
\$600.00 - \$1,000.00				\$199.00

Term Period

If you select coverage after the Point of Sale, no claims may be made for losses occurring during the first 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.

Monthly 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 cancelled, terminated or non-renewed for any reason, all coverage benefits will end on the effective date of any such cancellation, termination or non-renewal.

12 or 24 Months of Coverage: You will be eligible to file an extended warranty service contract claim upon the expiration of the original manufacturer's warranty on your phone. 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. You are not eligible to file an extended warranty service contract claim for a malfunction or defect that first occurs during the period of the original manufacturer's warranty or any other applicable warranty. Coverage for Extended Warranty service contract will cease 24 months after the Agreement purchase date. In the event your coverage is cancelled, 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

\$1,000.00 per claim; two (2) claims within a rolling twelve (12) month period.

Purchaser & Seller

The Purchaser ("Subscriber") of this Agreement is the owner of the covered equipment. The Seller of this Agreement is listed on your receipt.

Service Warranty Provider & Administrator

All States except FL, OK & WA

eSecuritel Holdings, LLC

P.O. Box 03

Alpharetta, GA 30009

Washington

Dealers Alliance Corporation

3518 Riverside Drive

Upper Arlington, OH 43221

Florida & Oklahoma

Lyndon Southern Insurance Company

10151 Deerwood Park Boulevard

Building 100, Suite 330

Jacksonville, FL 32256

Other Material Disclosures

This brochure contains a summary of information regarding the eSecuritel Service Warranty Agreement and is not a full and complete version. Some provisions may differ by state based upon applicable state law. PLEASE READ THE COMPLETE 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 www.esecuritel.com/smartprotection or call (877) 412-5188.

The obligations of eSecuritel under this Agreement are backed by the full faith and credit of eSecuritel's parent company Brightstar Corp. (9725 NW 117th Ave, #300, Miami, FL 33178 (305) 421-6000) except in the states listed below where the obligations are insured pursuant to a service contract reimbursement insurance policy issued to eSecuritel. If eSecuritel does not perform its obligations hereunder within sixty (60) days after the Subscriber files a claim with eSecuritel, the Subscriber is entitled to file a claim directly with insurer indicated for the customer's state at the below address. The coverage limitations of this agreement are inclusive of the maximum retail value of accessories.

GA: Insurance Company of the South, 10151 Deerwood Park Blvd, Bldg. 100 Ste. 330, Jacksonville, FL 32256 (1-800-888-2738)

CA, WA & WI Customers: Dealer Assurance Company, 3518 Riverside Drive, Upper Arlington, OH 43221 (1-800-282-8913)

CT, FL, OK, and UT Customers: Lyndon Southern Insurance Company of the South, 10151 Deerwood Park Blvd, Building 100, Ste 330, Jacksonville, FL 32256 (1-800-888-2738)

The coverage limitations of this agreement are inclusive of the maximum retail value of accessories.

You are not required to purchase this Agreement to purchase products or services from Mybullfrog. This coverage may provide a duplicate of other sources of coverage.

You may cancel this Agreement at any time by calling Mybullfrog at (877) 412-5188. Any unearned Service Fees will be refunded in accordance with applicable law.

If you reside in Washington, the limit to the number of claims allotted under this Extended Warranty Agreement is not applicable.

By accepting coverage in this program, you authorize Mybullfrog to (i) release required subscriber information for the purpose of validating claims and (ii) charge your credit/debit card on file, which may include updated validated card information, including but not limited to expiration date(s), card number(s), and security code(s), as received by your financial institution in accordance with applicable law.

Electronic Communications

If you have or in the future provide your email or other electronic address to eSecuritel and its partners involved in administering this program, we may communicate program information and legal notices with you through electronic means to the last address we have on file.

eSecuritelTM
a Brightstar company

SMART PROTECTION

Why sign up?

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

Sign up today to avoid the price tag and headache that comes with a lost, stolen, damaged or malfunctioning phone. The chart below shows you just how much you could save with our Smart Protection!

Retail Price	Savings <small>Retail Price - (1 yr. Premium + Deductible)</small>
\$599.99	\$331.59
\$799.99	\$481.59
\$899.99	\$581.59

SAVE*
65%

*Savings may vary depending on your program or device. This savings is based off a device with a retail value of \$899.99 with 12 Months of Paid Premiums.

Smart Protection Program

Retail Value	\$0 - \$299.99	\$300.00 - \$399.99	\$400.00 - \$499.99	\$500.00 - \$599.99	\$600.00-\$1,000.00
Monthly Program Premium	\$6.95	\$9.95	\$9.95	\$9.95	\$9.95
12 / 24 Months Program Premium	\$83.40 / \$166.80	\$119.40 / \$238.80	\$119.40 / \$238.80	\$119.40 / \$238.80	\$119.40 / \$238.80
Deductible	\$59	\$99	\$119	\$149	\$199

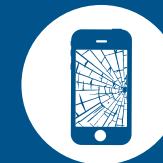
Your Premium and Deductible are based on the non-contract, non-subsidized, new retail price of the model of your mobile device or phone on the purchase date. The deductible must be paid before you receive your replacement equipment and is non-refundable. All costs, charges and fees are subject to applicable taxes.

What's Covered?	Our comprehensive program covers an impressive range of incidents including: loss, theft, accidental damage, and malfunction after the manufacturer's warranty.
What's Not Covered?	While our program covers more than you can imagine, there are a few exceptions. Any normal wear and tear, pre-existing flaws, or cosmetic damage is not covered. Have questions or need more details? Your policy and extended warranty terms & conditions have the full details on what can and can't be reported.
When am I Covered?	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. You are eligible to file malfunction claims 365 days (12 months) after (1) your initial purchase date or (2) the date your original manufacturer's warranty expires, whichever comes first. If you purchase a 12 or 24 month program, coverage for extended warranty service contract will cease 24 Months after the Agreement purchase date. In the event your plan is terminated prior to the expiration of the extended warranty agreement term, all coverage benefits will immediately terminate.
How will I be Billed?	Our low premiums are designed to provide coverage for anyone on a budget. This charge will appear on your credit card statement. If you select 12 or 24 months of coverage, the entire fee will be due at the time of purchase.
What are the Claim Limits?	Our program allows a total of 2 replacements within a rolling 12-month period under the Insurance program. You're also eligible for 2 Extended Warranty replacements within a rolling 12-month period. The plan allows \$1,000.00 per claim including the value of accessories. However, if you exhaust your Insurance claim limit, we have the right to cancel your Program and no additional Insurance or Extended Warranty coverage will be provided after the Insurance claim limit exhaustion date.
What Type of Replacement Equipment will I Receive?	Replacements are often new but on occasion may be reconditioned. While reconditioned equipment looks and functions just 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.
How do I Cancel?	We give you freedom of choice with the option of cancellation at any time. Call Smart Protection Customer Care at (877) 412-5188 for assistance from a representative. You may receive a refund according to applicable law.

Smart Protection combines our insurance and service warranty offerings. Visit www.eSecuritel.com/smartprotection for our Privacy Statement and your complete Insurance Policy and Service Warranty Agreement to determine your rights, duties, and exclusions.



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What Should I Do if I Change My Device?

Switching coverage to another phone is easy:

1 Call Mybullfrog at **(877) 412-5188**



2 Provide Proof of Purchase



Call (877) 412-5188 for more information on device eligibility and making the switch.

How do I report a Claim?

Filing a claim with Mybullfrog is easy. Follow our 3 step process to get your claim resolved quickly and efficiently.

1 Call Mybullfrog at **(877) 412-5188**



2 Pay a One-Time Deductible



3 Receive Your Replacement!



For a full list of details and claim qualifications, visit <http://esecuritel.com/smartprotection/HowitWorks/Claims.aspx>

Note: Smart Protection is a combination of our insurance and service warranty offerings. To purchase our Insurance plan separately, please call Smart Protection Customer Care at (877) 412-5188. The premium for exclusive insurance coverage is shown in Certificate Item 4 on the back.

When Stuff Happens...
We've Got You Covered.

<http://esecuritel.com/smartprotection>

(877) 412-5188