

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 #11050967 (monthly), #11050968 (12 months) and #11050976 (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: \$5.99 or \$8.99

12 Months of Coverage: \$71.88 or \$107.88

24 Months of Coverage: \$143.76 or \$215.76

Item 5. Communications Equipment Retailer

Name: Mountain State Cellular, Inc dba mybullfrog.com
Address: 12426 Explorer Dr., Suite 101
Boise, ID 83713

Item 6. Authorized Representative

Name: eSecuritel Agency, LLC
Address: PO Box 03
Alpharetta, Georgia 30009

Phone: (877) 412-5188

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 – \$349.99	\$49.00
\$350.00 – \$499.99	\$119.00
\$500.00 – \$599.99	\$149.00
\$600.00 - \$1,000.00	\$199.00

Item 9. Accessories

A. Accessories Included

- Battery
- Standard Wall Charger

B. Maximum retail value of Accessories: \$500.00


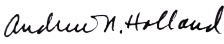
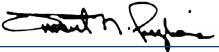
Item 10. Replacement Device

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

Item 11. This Certificate consists of the following forms:

- Certificate Declarations Form 108116 (09/11)
- Certificate Conditions Form 108115 (09/11)
- Communications Equipment Coverage Form 101124 (09/11)
- Coverage Effective Form 101127 (03 09)
- 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 President	Andrew Holland Secretary
	Authorized Representative

Other Material Disclosures

This brochure contains a summary of information regarding the program. Please note that 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 VISIT WWW.ESECURITEL.COM/SMARTPROTECTION TO VIEW THE COMPLETE INSURANCE POLICY CAREFULLY AND DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED.

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 enroll in the lost, stolen, and accidental coverage under the Smart Protection Program. Contact Mybullfrog Customer Care at (877) 412-5188 to purchase the insurance separately. Refer to item 4 for insurance only premiums.

This coverage may duplicate 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.

Your monthly program automatically renews until cancelled. You may renew your 12 and 24 month program by visiting any Mybullfrog location. You may cancel at any time by calling Mybullfrog at (877) 412-5188 or writing eSecuritel Cancellation Dept., P.O. Box 03, Alpharetta, GA 30009. Any unearned PREMIUM will be refunded in accordance with applicable law.

A claim must be reported within 60 days from the date of loss. You will have 60 days to provide all information requested for claim adjudication. If you don't 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 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).

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 deductible 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, 12 months of coverage payable at the time of purchase, 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 charged to your credit card by eSecuritel. The deductible is per replacement and is non-refundable.

Retail Price*	Service Fee			Deductible
	Monthly Coverage	12 Mos. of Coverage	24 Mos. of Coverage	
\$0.00 - \$349.99	\$0.96	\$11.12	\$21.24	\$49.00
\$350.00 - \$499.99	\$0.96	\$11.12	\$21.24	\$119.00
\$500.00 - \$599.99	\$0.96	\$11.12	\$21.24	\$149.00
\$600.00 - \$1,000.00	\$0.96	\$11.12	\$23.24	\$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: You will be eligible to file an extended warranty service contract claim 365 days (12 months) after (1) the enrollment date or (2) the date your original manufacturer's warranty expires, whichever comes first.

12 Months of Coverage: You will be eligible to file an extended warranty service contract claim 365 days (12 months) after (1) the enrollment date or (2) the date your original manufacturer's warranty expires, whichever comes first. Coverage for extended warranty service contract will cease 24 months after the Agreement purchase date.

24 Months of Coverage: You will be eligible to file an extended warranty service contract claim 365 days (12 months) after (1) the enrollment date or (2) the date your original manufacturer's warranty expires, whichever comes first. Coverage will cease 24 months after the Agreement purchase date.

Coverage Limitations

\$1,000.00 per claim; 2 claims within a 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
("eSecuritel")
P.O. Box 03
Alpharetta, GA 30009

Florida & Oklahoma
Lyndon Southern Insurance Company
10151 Deerwood Park Boulevard
Building 100, Suite 330
Jacksonville, FL 32256

Washington
Dealers Alliance Corporation
3518 Riverside Drive
Upper Arlington, OH 43221

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.

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

CA & WI Customers: Dealer Assurance Company, 3518 Riverside Drive, Upper Arlington, OH 43221 (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 (800) 888-2738

WA Customers: Dealers Alliance Corporation, 3518 Riverside Drive, Upper Arlington, OH 43221 (800) 282-8913

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.



WIRELESS PROTECTION PROGRAM



eSecuritel
a Brightstar company

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 park bench, 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, accidentally damaged or malfunctioning phone. The below chart shows you just how much you could save with our monthly Smart Protection Program!

Retail Price*	12 Months of Premium	Deductible	Savings**
\$349.99	\$83.40	\$49	\$217.59
\$499.99	\$83.40	\$119	\$297.59
\$599.99	\$83.40	\$149	\$367.59
\$799.99	\$119.40	\$199	\$481.59

*Based on the non-contract, non-subsidized new retail price of the handset.
**Savings based on placing only one approved claim (allotted 2) in a 12 month period.

What Should I Do if I Change My Device?

Switching coverage to another device is easy:

STEP 1 Call Mybullfrog at (877) 412-5188 to update your profile with your new device.



STEP 2 Provide Proof of Purchase



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

Smart Protection Program At A Glance

Retail Price	< = \$349.99	\$350 - \$499.99	\$500 - \$599.99	\$600 - \$1000
Monthly Premium	\$6.95	\$6.95	\$6.95	\$9.95
12 Months Paid in Advance	\$83	\$83	\$83	\$119
24 Months Paid in Advance	\$165	\$165	\$165	\$239
Deductible	\$49	\$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**.

What's Covered?	Our comprehensive coverage includes an impressive range of unexpected incidents: loss, theft, accidental physical damage, malfunction past the manufacturer's warranty, and liquid damage.
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. Other exclusions may apply. Have questions or need more details? Your policy and extended warranty terms & conditions have all the information you'll need 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 moment to think it over, enroll your device any time after your initial purchase and your coverage will start 30 days later. Please note that your device must be fully operational and have no damage in order to still be eligible for coverage. Your extended warranty service contract coverage begins 365 days (12 months) after (1) your initial purchase date or (2) the date your original manufacturer's warranty expires, whichever comes first.
How Will I Be Billed?	Our low premiums are designed to provide coverage for anyone on a budget. If you select monthly coverage, your premiums will be charged to your credit card by eSecuritel. This charge will appear as ESH*SMART PROTECT INS on your credit card statement. Otherwise you'll pay for 12 or 24 months of coverage at the time you purchase the program.
What Are the Claim Limits?	Our program allows 2 replacements within a rolling 12 month period for both components of your coverage: Insurance and Extended Warranty. The plan also allows \$1,000 per claim.
What Type of Replacement Equipment Will I Receive?	<u>Replacements are often new but on occasion may be reconditioned.</u> 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 Mybullfrog at (877) 412-5188 for assistance from a representative. You may receive a refund according to applicable law.

The Smart Protection Program combines the 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.

How Do I Report a Claim?

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

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



STEP 2 Visit Your nearest MBF location



STEP 3 Pay for your replacement Device



If your claim is approved, you'll be directed to a participating Mybullfrog.com location to pay your deductible and pick up your replacement within 60 days. Returning your damaged or malfunctioning equipment is required regardless of condition. Failure to do so may result in a non-return fee of up to \$100. If eSecuritel determines your equipment wasn't malfunctioning or damaged, you may be charged a no trouble found fee of up to \$50. Please keep the receipt, original box, manual and all packaging materials for warranty purposes.

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

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

Protect Your Mobile Life



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

eSecuritelTM
a Brightstar company

esecuritel.com/smartprotection (877) 412-5188



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