



What Really Happens When I Report A Claim?



Why Do I Need Cell Phone Insurance?



Exceptional Customer Experience



Peace of Mind

Insurance Agreement

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

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 a Master Policy #11050967 (monthly), #11050968 (12 months), and #11050969 (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 the Insurance Policy.

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 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 \$180.00

Item 5. Communications Equipment Retailer

Name: Mountain State Cellular Inc.
dba MyBullFrog.com and/or The Phone Authority
Address: 12426 Explorer Drive, 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 8. Accessories

A. Accessories Included: Battery, Standard Wall Charger
B. Maximum retail value of Accessories: \$500.00

Item 9. Replacement Device

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

Item 10. 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 the Insurance Policy, which is 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.

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 COMPLETE 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 your nearest Mybullfrog location that offers Smart Protection 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 own for your wireless device. 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.

You may cancel at any time by calling 877-412-5188 or writing Mybullfrog Cancellation Dept., P.O. Box 03, Alpharetta, GA 30009. Any unearned PREMIUM will be refunded in accordance with applicable law.

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

The Smart Protection Program combines the insurance and service warranty offerings. The Insurance is available for purchase separately by contacting your Mybullfrog store or calling 877-412-5188. The premium for the insurance coverage available for purchase independently and within the Smart Protection Program is listed in the chart below.

	Retail Value 0.00 - \$349.99	Retail Value \$350.00 - \$499.99	Retail Value \$500.00 - \$599.99	Retail Value \$600.00 - \$1000
Mo. Ins.Premium	\$5.99	\$5.99	\$5.99	\$8.99
12 Mo. Premium	\$71.88	\$71.88	\$71.88	\$107.88
24 Mo. Premium	\$143.76	\$143.76	\$143.76	\$180.00

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, SD, or WI, this Agreement is an extended limited warranty. Otherwise, it is a service contract. THIS SERVICE WARRANTY AGREEMENT IS NOT A CONTRACT OF INSURANCE.

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 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 charged to your credit card by eSecuritel. The deductible is per replacement and is non-refundable. If you choose the 12 or 24 month program, the service fee is paid in full.

Service Fee				
*Retail Price	Monthly Coverage	12 Mos. of Coverage	24 Mos. of Coverage	Deductible
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	\$55.00	\$199.00

Terms

Monthly Coverage: To be eligible for coverage immediately, purchase the Program at the same time you purchase your new handset from MyBullFrog.com (Point of Sale). If you select coverage after the Point of Sale, no claims may be made for losses occurring during the first 30 days following purchase of coverage.

12 Months of Coverage: Coverage is effective immediately if you purchase the Agreement at the same time you purchase your new handset from MyBullFrog.com (Point of Sale). If you select coverage after the Point of Sale, coverage will begin 30 days after the purchase of coverage. Coverage will cease 12 months after the Agreement purchase date.

24 Months of Coverage: Coverage is effective immediately if you purchase the Agreement at the same time you purchase your new handset from MyBullFrog.com (Point of Sale). If you select coverage after the Point of Sale, coverage will begin 30 days after the purchase of coverage. Coverage will cease 24 months after the Agreement purchase date.

Please note, your handset must be fully operational at the time of Program activation in order to enroll.

Coverage Limitations

Monthly Coverage:\$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.

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

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 (1-800-888-2738)

CA & 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)

WA Customers: Dealers Alliance Corporation, 3518 Riverside Drive, Upper Arlington, OH 43221 (1-800-282-8913)

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

You may cancel this Agreement at anytime. 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.

Why Sign Up?

The Smart Protection Program is your total protection option, designed to give you peace of mind. By signing up now, you can save time, save money and avoid aggravation should your phone be lost, stolen, accidentally damaged, or malfunctioning.

Examples of how much you could save with the Smart Protection Program. Savings shown are not representative of all savings scenarios.

Monthly Coverage

Handset Model	Retail Price*	Yearly Premium	Deductible	Savings
Model A	\$349.99	\$83.40	\$49	\$217.59
Model B	\$499.99	\$83.40	\$119	\$297.59
Model C	\$799.99	\$119.40	\$199	\$481.59

12 Months paid in advance

Handset Model	Retail Price*	Premium	Deductible	Savings
Model A	\$349.99	\$83	\$49	\$217.99
Model B	\$499.99	\$83	\$119	\$297.99
Model C	\$799.99	\$119	\$199	\$481.99

24 Months paid in advance

Handset Model	Retail Price*	Premium	Deductible	Savings
Model A	\$349.99	\$165	\$49	\$135.99
Model B	\$499.99	\$165	\$119	\$215.99
Model C	\$799.99	\$235	\$199	\$365.99

*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.

Frequently Asked Questions

How do I enroll?

It's simple! Purchase the Program at the same time you purchase your new handset from MyBullfrog.com to be eligible and become a member of The Phone Authority. To be eligible for coverage immediately, purchase the Program at the same time you purchase or upgrade to your new handset from MyBullfrog.com (Point of Sale). If you select coverage after the Point of Sale, or purchase a refurbished device, no claims may be made for losses occurring during the first 30 days following purchase of coverage. Please note, your handset must be fully operational at the time of Program activation in order to enroll.

What member benefits will I receive?

As a member of The Phone Authority, you will receive access to cell phone-related information, discounts on telecommunication and other services, and special apps. For a complete list of The Phone Authority benefits, visit: www.PhoneResourceCenter.com.

What happens if my payment profile is not up to date?

If you pay month to month, you will receive a call or an email alerting you to submit an alternate payment method. If payment isn't received within 10 days of the due date, your coverage may be cancelled. No changes are required if you paid for 12 or 24 months of coverage in advance.

What happens if I change my handset?

Unless the handset was provided as the result of a claim or an upgrade through Mybullfrog, you must update your subscriber profile within 10 days. You will be required to complete a questionnaire and provide a proof-of-purchase. You will not be eligible to file a claim on a device not on record with eSecuritel. Changes to the covered wireless equipment are subject to approval by eSecuritel. Visit www.esecuritel.com/smartprotection or call 877-412-5188 for more information on how to change the handset covered.

Smart Protection Program				
	Retail Value <=\$349.99	Retail Value \$350.00-\$499.99	Retail Value \$500.00-\$599.99	Retail Value \$600.00-\$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	\$235
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	The program covers the mobile device or phone (device, standard battery & wall charger) from loss, theft, accidental physical and water damage (under Insurance), and malfunction, after the manufacturer's warranty expires (under Extended Warranty Agreement).			
What's Not Covered	Normal wear, pre-existing damage or malfunction, and cosmetic damage to your mobile device or phone are not covered. Other exclusions apply. Please read your insurance policy and extended warranty terms and conditions.			
When am I Covered?	To be eligible for coverage immediately, purchase the Program at the same time you purchase or upgrade to your new handset from MyBullfrog.com (Point of Sale). If you select coverage after the Point of Sale, or purchase a refurbished device, no claims may be made for losses occurring during the first 30 days following purchase of coverage. Please note, your handset must be fully operational at the time of Program activation in order to enroll.			
How will I be billed?	If you elect to month-to-month coverage, your monthly premiums will be charged to your credit card by eSecuritel. Otherwise, you will pay for 12 months or 24 months of coverage at the same time you purchase your program.			
Claim Limits	\$1,000.00 per claim; 2 replacements within a 12 month period for both components of your coverage: lost/ stolen/ accidental damage and malfunction coverage incidents			
Replacement Equipment May Be Remanufactured	Replacements may be new or reconditioned equipment. You may receive generic or non-original manufacturer accessories. Reconditioned equipment may have minor cosmetic flaws. If the exact model is not available, the replacement will be of like-kind and quality.			
How to Cancel	You may cancel at any time by calling 877-412-5188. Any unearned insurance premium and service warranty fees will be reimbursed in accordance with applicable law.			
The Smart Protection Program combines the Insurance and Extended Warranty offerings. Visit www.esecuritel.com/smartprotection for our Privacy Statement and Your Complete Insurance Policy and Service Warranty Program Agreement to Determine Your Rights, Duties, and Exclusions.				



How do I report a Claim?

If your handset was lost or stolen, call your wireless service provider to suspend your service and protect yourself against unauthorized use of your account. If your handset was stolen, you may be required to file a police report where the theft occurred. This report may be required to process your claim.

Step 1: Call Mybullfrog

Call Mybullfrog at 877-412-5188. Claims must be reported within 60 days of the incident or first failure. Proof loss and/or ownership must be provided, if requested. Only the account holder may file the claim. Please have the following information ready:

- Your wireless phone number
- The account holder's billing address
- Wireless phone or equipment manufacturer/model and unique serial number also called an ESN or MEID
- Date, time, location and detailed description of the incident or first failure
- Police report number (if theft occurred) if required

Step 2: Pay Deductible & Receive Replacement

If your claim is approved, you will be directed to a participating Mybullfrog 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.

