

AIG Insurance Company of Canada

145 Wellington St. West
Toronto, ON M5J 1H8
(416) 596-3000

Insurance covers lost, stolen and accidental damage incidents. When combined with Brightstar's Extended Warranty Agreement, it forms the Complete Wireless Protection Program.

Certificate Declarations

This Certificate is attached to and made a part of Master Policy #013104679. The Named Insured shown below has coverage under this Master Policy.

Item 1. Named Insured:

Subscribers on file with the Communications Equipment Service Provider shown in Item 5 who have active service with such Communications Equipment Service Provider.

Named Insured mailing address:

On file with Communications Equipment Service Provider.

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. Premium

Premium for Coverage Provided under this Certificate: \$8.00 or \$10.00 per month of coverage.

Item 4. Communications Equipment Service Provider

Name: Bell MTS, a division of Bell Canada
Address: 333 Main St.
Winnipeg, Manitoba, Canada R3C 3V6

Item 5. Authorized Representative

Name: Partners Indemnity Insurance Brokers Ltd.
Address: 3410 South Service Road, Upper Level
Burlington, Ontario, Canada L7N 3T2
Phone: 1-855-681-7069 x203 (toll free)

Item 6. 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 twelve (12) month period, whichever comes first.

Item 7. 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 – \$199.99	\$30.00
\$200.00 – \$299.99	\$100.00
\$300.00 – \$449.99	\$145.00
\$450.00 - \$599.99	\$175.00
\$600.00 - \$1,500.00	\$200.00

Item 8. Accessories

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

Item 9. Replacement Device

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

Item 10. This Certificate consists of the following forms:

1. Certificate Declarations Form 101136CA (04/10)
2. Certificate Conditions Form 101131 (06/10)
3. Communications Equipment Coverage Form 101123CA (03/09)
4. Coverage Effective Form 101127CA (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, bellmts.brightstarprotect.com or may be obtained by calling this toll free number, 888-324-7730. This coverage is being provided by AIG Insurance Company of Canada.


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 Master Insurance Policy and Forms. 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 bellmts.brightstarprotect.com or call 888-324-7730.

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 Wireless Protection Program should be directed to 888-324-7730. Refer to Certificate Item 4 for insurance only premiums.

You are not required to purchase the Extended Warranty Agreement to purchase the lost, stolen, and accidental coverage under the Wireless Protection Program. Please contact Bell MTS at 204-225-5687 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 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 canceled.

Your program automatically renews month-to-month. You may cancel at any time by calling Bell MTS at 204-225-5687 and any unearned premium will be refunded in accordance with applicable law.

The Program is a replacement service provided to customers of Bell MTS. This coverage is being provided by the AIG Insurance Company of Canada, through Partners Indemnity Insurance Brokers, Ltd. Consumers who elect the plan are contracting with AIG Insurance Company of Canada and not with Bell MTS or any third party who offers the program. Bell MTS, Brightstar Device Protection, Ltd., and third parties who offer the Premium Device Protection Plan may receive compensation or other consideration for offering the plan.

By accepting coverage on this plan, you permit Bell MTS to release required subscriber information to Brightstar Device Protection for the purpose of validating enrollment and claims.

BRIGHTSTAR EXTENDED WARRANTY AGREEMENT

THIS EXTENDED WARRANTY AGREEMENT IS NOT A CONTRACT OF INSURANCE. Extended Warranty Agreement covers incidents of malfunction after the expiration of the manufacturer's warranty. When combined with Insurance, it forms the complete Wireless Protection Program.

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 and per replacement deductible are 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. This product is available for \$2.00 when purchased as part of the Complete Wireless Protection Program. The deductible is per replacement and is non-refundable.

* "New retail price" means the non-discounted, non-subsidized retail price of your wireless device

Device Value	Monthly Charge	Deductible
\$0 – \$199.99	\$6.00	\$30.00
\$200.00 – \$299.99	\$6.00	\$100.00
\$300.00 – \$449.99	\$6.00	\$145.00
\$450.00 - \$599.99	\$6.00	\$175.00
\$600.00 - \$1,500.00	\$6.00	\$200.00

Term Period

Coverage under this agreement is provided on a one (1) month prepaid basis. Coverage is effective immediately and will automatically renew each month so long as you pay your Service Fee on a monthly basis. 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 Limitations

\$1,500.00 per claim; two (2) claims within a 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

Brightstar Device Protection, LLC
P.O. Box 03, Alpharetta, GA 30009
(888) 324-7730

Other Material Disclosures

This brochure contains a summary of information regarding the Brightstar Device Protection Service Warranty Agreement and is not a full and complete version. Some provisions may differ by province based upon applicable law. PLEASE READ THE COMPLETE 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 Brightstar Device Protection or call (888) 324-7730.

The obligations of Brightstar Device Protection under this Agreement are backed by the full faith and credit of Brightstar Device Protection's parent company Brightstar Corp. (9725 NW 117th Ave, #300, Miami, FL 33178 (305-421-6000)). If Brightstar Device Protection does not perform its obligations hereunder within sixty (60) days after the Subscriber files a claim with Brightstar, the Subscriber is entitled to file a claim directly with Brightstar Corporation.

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

To purchase the Extended Warranty separately, please call Bell MTS at 204-225-5687.

By accepting coverage on this plan, you permit Bell MTS to release required subscriber information to Brightstar for the purpose of validating enrollment.

You may cancel this Agreement at any time by calling Bell MTS at 204-225-5687. Any unearned Service Fees will be refunded in accordance with applicable law.

Wireless Protection Program

We've got your device covered.

The Wireless Protection Program, brought to you by Brightstar Device Protection Ltd.*, protects your wireless phone or tablet against accidental damage, loss, theft and malfunction. The program offers three coverage options so you can choose the level of protection you want.

Program options

The Complete Program

Offers total protection against accidental damage, loss, theft and malfunction after the manufacturer's original warranty expires. It's a combination of both the Enhanced Program and Extended Warranty Program.

The Enhanced Program

Protects against accidental damage, loss and theft.

The Extended Warranty Program

Extends your manufacturer's warranty after your warranty expires to protect against phone malfunction.

What's not covered

Normal wear, pre-existing damage, malfunction and cosmetic damage.

Other exclusions apply. For details, visit bellmts.brightstarprotect.com

Program pricing

The program has a monthly fee based on the program option you are enrolled in and the outright price of your new wireless device. The fee will appear each month on your Bell MTS bill.

Deductibles are based on the outright price of your wireless device.

Outright Retail Device Price	\$0 – \$199.99	\$200.00 – \$299.99	\$300.00 – \$449.99	\$450.00 – \$599.99	\$600.00 – \$1500.00
The Complete Program Monthly Premium	\$10.00	\$10.00	\$10.00	\$12.00	\$12.00
The Enhanced Program Monthly Premium	\$8.00	\$8.00	\$8.00	\$10.00	\$10.00
The Extended Warranty Program Monthly Fee	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00
Deductible Per Claim	\$30.00	\$100.00	\$145.00	\$175.00	\$200.00

Claims

You can make two claims within a rolling 12-month period with a maximum \$1,500 per claim.

Replacement devices

Replacement devices are often new but may be reconditioned. Reconditioned devices look and work like new and meet all manufacturers' specifications. If the exact make and model is not available, your replacement will be of like kind and quality. Device colour is not guaranteed.

To sign up

Enroll when you buy or upgrade to a new wireless device for immediate coverage.

You can also enroll within 30 days of buying or upgrading to a new wireless device by calling 204-225-5687 or visiting your nearest Bell MTS store. Coverage will start 30 days after the day you sign up.

Cancel anytime

You may cancel at any time by calling Bell MTS Customer Care at 204-225-5687. Any unearned insurance premium and service warranty fees will be reimbursed in accordance with applicable law.

Visit bellmts.brightstarprotect.com for our privacy statement and your complete insurance policy and extended warranty agreement to determine your rights, duties, and exclusions.

*Formerly known as eSecuritel Holdings, LLC, an affiliate of eSecuritel Mobile Protection Services Ltd. The Wireless Protection Program is subject to terms and conditions and an insurance policy and/or extended warranty agreement depending on the program you are enrolled in – visit bellmts.brightstarprotect.com for details. Your wireless device must be fully operational with no physical damage when you sign up for the program and must be active on the Bell MTS network on the date of loss, damage or theft. ¹Only the authorized representative can file a claim. ²If you do not return your damaged phone within 30 days, an equipment and processing fee of up to \$300 may apply. Once the phone is returned, if no damage or trouble is found, a \$50 fee may apply. If Find My iPhone app is not disabled before shipping, a \$300 fee may apply.

MTS-277620-BSD-04/18

To make a claim

Step 1



If your device has been stolen, call 204-225-5687 to suspend your service to protect yourself against unauthorized use of your account.

Step 2



File a claim at bellmts.brightstarprotect.com or by calling Brightstar Customer Service at 1-888-324-7730 within 60 days of an incident. If your claim is approved, pay your deductible¹.

Step 3



Get your replacement device by mail or courier, and ship your damaged device to Brightstar using the instructions and packing materials included with your replacement device².

For more information about the Wireless Protection Program, visit bellmts.brightstarprotect.com