

Smart/Phone Care Program brochure
(underwritten by Liberty Mutual Insurance Company)
181 Bay St. Suite 1000
Toronto, ON M5J 2T3)

Insurance covers lost, stolen, accidental damage incidents and malfunction (after one-year manufacturer warranty expires). This insurance program is called the Smart/Phone Care Better (the "Program") and this brochure provides a summary of the applicable terms ("Certificate").

Certificate Declarations

This Certificate is attached to and made a part of Master Policy #BMT0AABSZX018 issued to Bell Mobility Inc. by Liberty Mutual Insurance Company ("Policy"). The Additional Insureds shown below have coverage under the Policy.

Item 1. First Named Insured:

Bell Mobility Inc. ("Bell Mobility") for its interest in Covered Property

Additional Insured:

Customers on file with the Authorized Service Centre shown in Item 5 who have subscribed for the Program.

Additional Insured mailing address:

On file with Authorized Service Centre

Item 2. When Coverage under Policy is Effective:

Coverage under the Policy becomes effective as set out in Section H of the Policy.

Item 3. Premium

Monthly Premium Rate per unit of Covered Property shall be \$9.00 or \$12.00 determined by device cost in the table below:

Device Cost	Monthly Premium
\$600+	\$12
\$0-\$599	\$9

Item 4. Authorized Service Centre

Name: Bell Mobility
Address: 5099 Creekbank Road, Mississauga, ON, Canada L4W 5N2

Item 5. Authorized Agent

Name: Asurion Canada Insurance Services Corporation
Address: 11 Ocean Limited Way, Moncton NB E1C 0H1

Item 6: Term

In exchange for premium paid, coverage under the Program is provided on a month to month basis.

Item 7. Limits of Insurance

Each Additional Insured is limited to two (2) claims for per covered device. Once two claims have been made, coverage will cease.

Item 8. Deductible

The deductible is determined by device cost, as set out in the table below.

Device Cost	Deductible
\$1500+	\$399
\$1200-\$1499	\$349
\$900-\$1199	\$299
\$700-\$899	\$249
\$600-\$699	\$200
\$400-\$599	\$150
\$200-\$399	\$100
\$0-\$199	\$50

Item 9. Accessories

A. Accessories included

- 1. Standard battery
- 2. Standard wall charger

B. Maximum retail value of accessories: \$500.00

Item 10. Replacement Device

Maximum full retail value of replacement device: \$1,500.00

Item 11. This Certificate consists of the following forms:

- 1. Welcome kit including the Policy provided to the customer either by e-mail or letter.
- 2. Forms required to make a claim under the Program available at bell.ca/smartphonecare or by calling this toll free number, 1-800-667-0123.

Item 12: Material Change and/or Termination

In the event of any material change in the coverage terms, monthly premium or deductible, or in the event of termination of the Program, you will be provided sixty (60) days advanced written notice of such changes and/or termination.

Other Material Disclosures

This brochure contains a summary of information regarding the insurance coverage provided under the Program. The Program may change or stop during the term. You will be notified in writing at least 30 days before the effective date. We will not cover loss or damage caused directly or indirectly by any of the exclusions listed in the Policy and related forms. PLEASE READ THE 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 bell.ca/smartphonecare or call this toll free number, 1-800-667-0123.

You are not required to purchase insurance to activate wireless services. The employees of this location are NOT QUALIFIED or AUTHORIZED to discuss or evaluate insurance coverage. Any questions regarding the Program should be directed to 1-800-667-0123. The Program automatically renews month-to-month. You may cancel at any time by calling Bell Mobility at 1-800-667-0123 and any unearned premium will be refunded in accordance with applicable law.

The Program is a device replacement service provided to customers of Bell Mobility. This insurance coverage is provided by the Liberty Mutual Insurance Company. In accepting coverage under the Program, you are contracting with Liberty Mutual, and not Bell Mobility or Asurion.

By accepting coverage under the Program, you permit Bell Mobility to release required customer personal information to authorized third parties for the purpose of validating enrollment and claims.

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. The stand-alone extended warranty coverage is called the Smart/Phone Care Good program.

Coverage

Replacement of wireless device if, under normal conditions and use, the wireless device on record with Asurion fails to operate properly due to manufacturer's defects or workmanship after the expiration of the manufacturer's warranty. You will be eligible to file an extended warranty service contract claim 365 days (12 months) after (i) the enrollment date or (2) the date your original manufacturer's warranty expires, whichever comes first.

Service Fee and Deductible

This coverage is available for \$6.00 per month. The service fee is due in advance each month and will be added to your monthly bill. The service fee and per replacement deductible are based on cost* of the model of your wireless device.

The deductible will be the amount corresponding to the cost of the Additional Named Insured's wireless device as set out in the chart below. The deductible is per replacement and is non-refundable.

Device Cost	Deductible
\$1500+	\$399
\$1200-\$1499	\$349
\$900-\$1199	\$299
\$700-\$899	\$249
\$600-\$699	\$200
\$400-\$599	\$150
\$200-\$399	\$100
\$0-\$199	\$50

Other Material Disclosures

This brochure contains a summary of information regarding the Program 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, bell.ca/smartphonecare or call 1-800-667-0123.

You are not required to enter into the Program in order to purchase devices or services from Bell Mobility. This coverage may provide a duplicate of other sources of coverage.

To purchase the Extended Warranty separately, please call Bell Mobility at 1-800-667-0123.

By accepting coverage through this Program, you allow Bell Mobility to release required customer personal information to Asurion for the purpose of validating enrollment.

You may cancel your participation in the Program at any time by calling Bell Mobility at 1-800-667-0123. Any unearned service fees will be refunded in accordance with applicable law.

Smart protection for your device

Smart/Phone Care plans



Device Insurance Plans from Bell

Sometimes the unexpected happens. Get peace of mind knowing that you don't have to pay the full replacement value of your new device with a Smart/Phone Care plan from Bell. With three levels of protection, find the one that's right for you.

Choose your level of protection:

1. Good

Protect your device with warranty coverage for manufacturer's defects beyond the original 12 months.

2. Better

Greater protection to cover loss/theft, water damage, power surges, accidental damage and normal wear & tear.

3. Best

Includes everything in the Better plan, plus access to personalized tech support for everything connected to your device through Bluetooth or Wi-Fi all on the My Tech Expert app* and content back up through the My Content app.*

With all levels of protection, if you request and qualify for a replacement device you will be charged a deductible of between \$50 - \$399 depending on your enrolled device. This is in addition to your monthly premium.

	MANUFACTURER'S LIMITED WARRANTY	GOOD	BETTER		BEST	
Devices	All devices	Basic devices & smartphones	Basic devices, select smartphones & select tablets	Premium smartphones & premium tablets	Select Android smartphones & select Android tablets	iPhone, premium Android smartphones, iPad & premium Android tablets
Monthly Premium	Included	\$6/MO.	\$9/MO.	\$12/MO.	\$12/MO.	\$15/MO.
Deductible ¹	–	Up to \$150	Up to \$150	Up to \$399	Up to \$150	Up to \$399
Manufacturer's defects within 12 months	✓	✓	✓	✓	✓	✓
Manufacturer's defects beyond 12 months ²	–	✓	✓	✓	✓	✓
Number of replacements	–	2	2		2	
Physical damage / power surge / liquid damage	–	–	✓	✓	✓	✓
Loss / theft ³	–	–	✓	✓	✓	✓
Normal wear & tear	–	–	✓	✓	✓	✓
20GB content back-up (photo & video) with the My Content app*	–	–	–	–	✓	✓
Tech support with the My Tech Expert app*	–	–	–	–	✓	✓

*Apps only work with iOS and Android devices.

To make a claim

Step 1



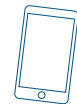
If your device has been stolen, call 1-800-667-0123 to suspend your service to protect yourself against unauthorized use of your account.

Step 2



File a claim by calling 1-866-213-2143 Asurion Customer Service within 30 days of an incident. If your claim is approved, a deductible will be billed on your Bell Mobility invoice¹.

Step 3



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

For more information about the Smart/Phone Care
www.bell.ca/smartphonecare
www.bell.ca/entretientelephoneintelligent

Current as of May 16, 2018 in MB. Fees and services are subject to change in accordance with your agreement. Taxes extra. Depending on which Smart/Phone Care plan you subscribe to, certain hardware and software exclusions will apply. Smart/Phone Care plans can be cancelled at any time and do not cover turbo hubs. Visit bell.ca/smartphonecare for additional details. Enroll your device either at time of activation/upgrade or within 30 days of activation/upgrade by visiting any Bell store for a visual inspection of your device. To complete your enrollment and for coverage to take effect, a phone call must be completed to or from the covered phone or smartphone and a minimum of 1 kilobyte data session for Turbo Sticks. Smart/Phone Care plans do not cover phones on prepaid accounts, SIM cards, or accessories (including batteries and chargers). (1) See terms and conditions for more information. (2) As long as you subscribe to Smart/Phone Care. (3) If your device is lost or stolen, call Bell Mobility immediately at 1 800 667-0123 to suspend service and prevent unauthorized use.