



Premium Handset Protection[®] Keeping you connected



Protection provided by



The information in this document applies to plan offerings in NY.

Premium Handset Protection[®] Keeping you connected

Get to know your program benefits.

It's both **device insurance** and **mobile security** designed to help you make the most of your wireless experience. You may also purchase these two options separately.

PHP Device Insurance

We've got you covered if your device is:	<ul style="list-style-type: none"> › Lost › Stolen › Accidentally damaged (including liquid damage) › Malfunctioning due to mechanical or electrical breakdown*
Don't want to miss out on anything?	<ul style="list-style-type: none"> › Enjoy next-business-day shipment,** when available, at no additional cost to you

McAfee[®] mobile security

McAfee[®] Security for Metro[®] by T-Mobile with ID Theft Protection*** helps protect your identity and up to 10 devices (like PCs, Macs, smartphones, and tablets) with one account. Download the app from Google Play™ or the App Store[®] to:	<ul style="list-style-type: none"> › Safeguard your devices against online threats, viruses, data loss, and risky apps › Eliminate the hassle of remembering passwords with the True Key™ app › Detect and resolve identity theft to protect you from fraud
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* Mechanical or electrical breakdown is only covered after expiration of the manufacturer's warranty.

** Next-business-day shipment is available for claims approved before 8:30 p.m. ET.

*** McAfee Security for Metro by T-Mobile with ID Theft Protection is subject to McAfee's License Agreement and Privacy Notice and is for personal use on supported devices. Not all features are available for all operating systems – see System Requirements at mcafee.com/consumer/en-us/store/m0/system_requirements.html for supported devices. For more information and legal disclaimers, visit mcafee.com/en-us/consumer-support/policy/legal.html.

Enroll now. It's easy and worth it!

You can enroll in PHP or PHP Device Insurance while making a qualified Metro by T-Mobile device purchase, finance, or activation. If you'd like to enroll after, or if you're bringing your own device (BYOD), it must be within 30 days of your device activation and the device will need to pass a visual mechanical inspection at any Metro store.

You can enroll in McAfee Security for Metro by T-Mobile at any time.

Enrollment is optional, may be canceled at any time, and isn't required to purchase, finance, or activate a device or obtain Metro by T-Mobile wireless service.

Almost all devices are eligible for protection, including smartphones, feature phones, BYODs, tablets, wearables, hot spots, routers, and modems.



Monthly Cost per Device			
Device Tier	PHP (Device Insurance + McAfee Mobile Security)	PHP Device Insurance Only	McAfee Mobile Security Only
1	\$5	\$2	\$3
2			
3	\$6	\$3	\$3
4			
5 and BYOD	\$12	\$9	\$3
6			

This plan automatically renews each month until canceled.

To find your device tier, visit mymetroclaim.com/deductible or ask a sales associate. Your monthly costs will be itemized separately on your monthly statement. If you switch your device to one that's classified in another tier, and as device depreciation adjustments are made, the monthly charge for your new tier will be reflected on your bill.

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Get back on track. Filing an insurance claim is quick and simple.

Go to mymetroclaim.com 24/7. It's easy and convenient for both filing and checking the status of your claim. You can also call Assurant® at **1-800-316-2075**.

Have the following information on hand when filing a claim:

- Mobile number, make, model, and IMEI, and details about what happened to your damaged or lost device
- Contact info, account PIN number, or security question for security purposes (We may ask you for your picture ID in the claims process.)
- Payment method for deductible
- Shipping information (domestic U.S. only)

You may be required to provide additional documentation, such as a proof of loss form, to process your claim. You may be required to disable the Find My/Find My iPhone feature prior to making a claim and before sending back a claimed device. Remember to file a claim within the time frame indicated in your coverage documents.

Helpful tip: If your device is lost or stolen, call Metro by T-Mobile at **1-888-8metro8** to suspend service and avoid unauthorized usage.

Claim Limit: You're allowed up to two covered claims in any rolling 12-month period, based on the date of the first repair or replacement. The maximum coverage per approved claim will be the lesser of the replacement device or the purchase price of the claimed device, minus your deductible. Once your claim limit is reached, coverage is terminated.

We'll replace your device with a reconditioned device of like kind and quality. If a reconditioned device isn't available, we'll replace it with a new device of like kind and quality. Device color may vary depending on availability. The device comes with a 180-day limited warranty or the original manufacturer's warranty; the longer term applies. If your device is repaired, parts used for repairs will come from our authorized servicer's inventory. This may include reconditioned, rebuilt, or new parts of like kind and quality to the original device parts.

Insurance deductibles

Once your claim is approved, a deductible (based on your device tier and type of loss) will be collected from you by credit card, debit card, or eCheck. You may also pay in cash at any Metro store. As your device depreciates, it may be classified under another tier and your deductible would be adjusted accordingly.

Device Tier	Deductible per Approved Claim (Plus Tax if Applicable)	
	Accidental Damage	Loss, Theft, Mechanical/Electrical Breakdown†
1	\$15	\$15
2	\$30	\$30
3	\$40	\$40
4	\$69	\$69
5 and BYOD	\$99	\$149
6	\$99	\$249

†After the manufacturer's warranty expires

A complete list of eligible devices and corresponding tiers can be found at mymetroclaim.com/deductible.

Important stuff you need to know

McAfee® Security for T-Mobile Summary

McAfee Security for Metro by T-Mobile with ID Theft Protection is provided by McAfee and subject to the McAfee License Agreement and Privacy Notice. All features may not be available in all locations.

Some features may require registration to activate.

- **FAIR CREDIT REPORTING ACT:** You have numerous rights under the FCRA, including the right to dispute inaccurate information in your credit report(s). Consumer reporting agencies are required to investigate and respond to your dispute, but aren't obligated to change or remove accurate information that's reported in compliance with applicable law. While this plan can provide you with assistance in filing a dispute, the FCRA allows you to file a dispute for free with a consumer reporting agency without the assistance of a third party.
- While McAfee Identity Theft Protection provides you with tools and resources to protect yourself and recover from identity theft, no identity can be completely secure.

Summary of Insurance Coverage

We'll provide you with a copy of the insurance coverage documents with full details on benefits, exclusions, and deductibles when you enroll in the program. Coverage documents will be delivered in English.

Availability of insurance isn't dependent upon the purchase of noninsurance services or products and vice versa. No special advantage is available for purchasing insurance in conjunction with noninsurance services or products.

Covered Equipment: The insurance plan covers the device and the standard charger, standard battery, and SIM card if applicable to your device. Accessories included in the original device packaging are covered in the event of an incident simultaneously affecting both the device and the accessory.

Unrecovered Equipment Fees: In the event of mechanical/electrical breakdown or accidental damage, you must return your damaged or malfunctioning device within 15 days of receipt of your replacement device. If you don't return the device, you'll be charged an unrecovered equipment fee for the retail price of the replacement device plus applicable shipping costs. We'll provide you with instructions on how to return the device and prepaid shipping materials.

Exclusions: Losses caused by or resulting from abuse, misuse, or neglect; service performed by anyone not authorized by us; intentional or cosmetic damage; pre-existing conditions; manufacturer recall; certain acts of God; consequential damage; and losses covered under a manufacturer's warranty. Refer to coverage documents for a full list of exclusions.

Term: Coverage starts at 12:01 a.m. on the date you enroll. You must enroll in the plan within 30 days of a qualified Metro by T-Mobile device activation if you're bringing your own device.

Cancellation: You may cancel your optional coverage at any time by calling 1-888-8metro8 or *611 from your Metro by T-Mobile phone. You may cancel at any time and receive a refund and/or credit, if any, of the applicable insurance premium within the time frame required by law. The insurance plan is monthly renewable and must be paid on a monthly basis, or coverage will be canceled in accordance with applicable state law for nonpayment. We won't cancel insurance coverage for nonpayment without providing you with the opportunity to pay within the applicable notice period.

NY Producer Compensation Disclosure: T-Mobile USA, Inc. (License # 538836 "T-Mobile") and MetroPCS New York LLC (License # 1116268 "Metro") each hold a Limited License to sell Wireless Communication Equipment Insurance in the state of New York. Metro is ultimately a wholly owned subsidiary of T-Mobile. T-Mobile receives no compensation from the sale of insurance from American Security Insurance Company ("ASIC"), an authorized insurer in the state of New York. Compensation will be paid to Metro based on the sale of insurance (if purchased by you) by ASIC. Compensation paid to Metro does not vary based on any other factors. You may obtain information about compensation expected to be received by Metro based in whole or in part on the sale of insurance to you by calling 1-888-8metro8 or asking your T-Mobile sales associate, who is authorized to provide you with such information on behalf of Metro. These Limited Licenses authorize trained employees to sell insurance to prospective New York customers, but they are not licensed insurance producers and are not qualified or authorized to assess the adequacy of your existing coverages. This program may duplicate other coverages you may have, such as homeowners or renters insurance. This program would cover you before any other insurance. You may check with your licensed agent for your own insurance assessment.

Provider Information: Property insurance (loss, theft, accidental damage, and mechanical/electrical breakdown coverage) is underwritten by American Security Insurance Company (NAIC #: 42978; Principal Office: 260 Interstate N Circle, SE, Atlanta, GA 30339). This company operates under the trade name Assurant. To request a sample of state-specific coverage documents prior to purchasing coverage, or for general program inquiries, please call 1-866-450-5185.

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