



Metro Device Protection

Protect what powers your life.

The information in this document doesn't apply to customers with a New York area code mobile phone.



Metro Device Protection

Get ultimate peace of mind with Metro Device Protection. Whether your device is lost, stolen, or unexpectedly damaged, we've got you covered with fast replacements and expert repairs. Stay confidently connected with added digital security and identity protection. Choose the coverage that's right for you and protect your device today.

What's included	Metro Complete Device Protection (Recommended)	Metro Advanced Device Protection
Device coverage › Loss (L) › Theft (T) › Accidental damage (AD) › Mechanical and electrical failure (MB)*	Unlimited	5 claims** (L/T/AD)
Front screen and back glass repair***	\$0	\$20 – \$29
Service fee for approved AD and MB claims	\$10 – \$90	\$20 – \$175
McAfee® Security for Metro by T-Mobile† Digital security protections for your devices and identity › Stay safe from online threats and scams while browsing the web › Protect your identity, including identity theft reimbursement up to \$1M	✓	✓
Scam Shield™ Premium Advanced call controls to manage spam and nuisance calls › Advanced scam-blocking technologies › Block calls, texts, or both from any number › Get information with reverse phone number lookup	✓	
Reliable and fast service options › As soon as same-day front screen and back glass repairs*** › Next-business-day device shipment when available††	✓	✓
Support through the Metro Protection app › Unlimited live tech support (call, chat, screen/camera share) for assistance with setup, connectivity, Bluetooth, Wi-Fi, and more††† › Smart device setup remote appointments › Plan management and 24/7 claim filing › Store locator	✓	✓

Metro Basic Device Protection

Bringing your own device or need a budget-friendly option for your wearable or tablet? For \$3 or \$6 per month per device, depending on the device tier, plus applicable taxes, enjoy coverage for one claim on loss, theft, or accidental damage during any rolling 12-month period. You also get access to the Metro Protection app to manage your plan and file and track your claim. This plan doesn't include unlimited live tech support, McAfee® Security for Metro by T-Mobile, or Scam Shield™ Premium. Please see the deductible/service fee and claim limits tables for more information.

* Mechanical and electrical failure coverage begins after the manufacturer's warranty expires.
** Subject to any rolling 12-month period starting on the date of the first repair or replacement.
*** Eligible smartphones only. This applies when and where repair service is available; otherwise, we'll provide a replacement device and collect the appropriate service fee based on device tier for all other accidental damage.
† McAfee® Security for Metro by T-Mobile 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/en-us/consumer-support/help/system-requirement.html. For more information and legal disclaimers, visit mcafee.com/en-us/consumer-support/policy/legal.html.
†† Next-business-day shipment is available for claims approved before 8:30 p.m. ET.
††† Monday through Sunday from 8 a.m. to 11 p.m. ET, except Thanksgiving and Christmas Day.

How to enroll

You can enroll your device in Metro Device Protection while making a qualified Metro by T-Mobile device purchase or activation. If you'd like to enroll afterward, 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 by T-Mobile store before enrollment. Enrollment is optional, may be canceled at any time, and isn't required to obtain Metro by T-Mobile wireless service. Almost all devices are eligible for protection, including smartphones, feature phones, BYODs, tablets, and wearables.

Monthly recurring cost per device (plus applicable taxes)		
Device tier	Complete	Advanced
1	\$10	\$6
2		
3		
4		
5 & BYOD	\$16	\$12
6		

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, the monthly charge for your new tier will be reflected on your bill. Your monthly charge will also change due to adjustments for device depreciation.



Download the Metro Protection app.

Get back on track in no time.

Filing a 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 file a claim by using the Metro Protection app or calling Assurant® at 1-800-316-2075.

Remember to file a claim within the time frame indicated in your coverage documents.

Have the following information ready.

- Make, model, phone number, or IMEI, and details about what happened to your damaged or lost/stolen device
- Contact info and account PIN (we may ask you for your picture ID in the claims process)
- Payment method for deductible/service fee
- 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.

For iPhone users only: You may be required to disable the Find My feature to protect your personal data prior to making a claim and before sending back a claimed device.

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 limits

- Claim limits vary depending on the type of incident and your selected coverage plan, and are subjected to any rolling 12-month period starting on the date of the first repair or replacement. The maximum coverage per approved claim will be the lesser of the replacement value of the covered device or the purchase price of the claimed device, minus your deductible/service fee. Please review the claim limits table below and your coverage documents to see additional information on your specific claim limits per plan.

Type of incident	Metro Complete Device Protection	Metro Advanced Device Protection	Metro Basic Device Protection
Loss, theft, and accidental damage	Unlimited	5	1
Front screen and back glass repair (for eligible smartphones only)	Unlimited	Unlimited	N/A
Mechanical or electrical failure	Unlimited	Unlimited	Unlimited

- If your device qualifies for replacement, 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 reconditioned device comes with a 180-day limited warranty or the original manufacturer's warranty for new devices.
- 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.

Deductibles/service fees

Once your claim is approved, a deductible/service fee (based on your device tier, type of claim, and selected coverage plan) plus applicable taxes will be collected from you by credit card, debit card, or eCheck. You may also pay in cash at select Metro or T-Mobile stores. Call your store to confirm. As your device depreciates, it may be classified under another tier and your deductible/service fee would be adjusted accordingly.

Device tier	Loss and theft	Accidental damage and mechanical/electrical failure			Front screen and back glass repair (for eligible smartphones only)***		
	All plans	Complete	Advanced	Basic	Complete	Advanced	Basic
1	\$20	\$10	\$20	\$20	\$0	\$20	N/A
2	\$50	\$25	\$50	\$50			
3	\$60	\$30	\$60	\$60			
4	\$120	\$35	\$75	\$120		\$29	
5 & BYOD	\$200	\$60	\$125	\$200			
6	\$275	\$90	\$175	\$275			

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 Metro by 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. For more information and legal disclaimers, visit mcafee.com/en-us/consumer-support/policy/legal.html.

- The description herein is a summary and intended for informational purposes only. It doesn't include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits and additional Product Terms of Service at mcafee.com/en-us/consumer-support/policy/legal.html.
- 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 Security for Metro by T-Mobile provides you with tools and resources to protect yourself and recover from identity theft, no identity can be completely secure.

Scam Shield™ Premium summary

You're granted a limited, personal, nonexclusive, noncommercial, revocable, nonassignable and nontransferable license to download and use Scam Shield on a single mobile device owned or controlled by you, and to access and use Scam Shield on that device in accordance with these terms. To access Scam Shield Premium features, you must download the MyMetro app. T-Mobile and/or First Orion Corp. (d/b/a PrivacyStar™) retain exclusive ownership of all proprietary rights in Scam Shield throughout the world.

Metro Device Protection summary

We'll provide you with a copy of the plan's coverage documents with full details on benefits, exclusions, and deductibles/service fees when you enroll in the program. By accepting the Metro by T-Mobile Terms and Conditions of Service, you consented to receive Metro Device Protection documents and related communications by electronic delivery. However, you have the right to request a paper copy and can opt out of electronic delivery of Metro Device Protection documents and related communications by calling 1-877-307-9216. Coverage documents will be delivered in English. You'll be provided with advance written notice of any material changes to the coverage terms within 30 to 60 days as indicated in your coverage documents. The language in this advertisement is for informational purposes only and may differ from your coverage documents due to linguistic differences. Your English-language documents contain the official terms of your policy and will take precedence in the event of a dispute. Metro by T-Mobile employees aren't licensed insurance producers and aren't 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. Metro by T-Mobile receives compensation for services performed in connection with this program.

Covered Equipment: The protection 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 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; preexisting conditions; manufacturer's recall; certain acts of God; consequential damage; and losses covered under a manufacturer's warranty. Refer to your coverage documents for a full list of exclusions.

Term: Coverage begins on the same date if you purchased coverage at the same time as your device. If you purchase a device or activate any other eligible device (including BYOD) and acquire a protection plan within 30 days of said purchase or activation, the device may need to pass a visual mechanical inspection for coverage to begin. **This plan automatically renews each month until canceled.**

Cancellation: You may cancel your optional coverage at any time to receive a refund and/or credit, if any, of the unearned portion of the price paid within the time frame required by law by calling 1-888-8Metro8 or *611 from your Metro by T-Mobile phone. CA customers may also email protectioncancellationmetro@t-mobile.com or write to T-Mobile Customer Relations at P.O. Box 37380, Albuquerque, NM 87176-7380 to cancel their optional coverage. The device protection 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 device protection coverage for nonpayment without providing you with the opportunity to pay within the applicable notice period.

Underwriter/Provider and Administrator Information: Property Insurance (for loss and theft coverage) is underwritten by: American Bankers Insurance Company of Florida (NAIC10111; Principal Address: P.O. Box 105689, Atlanta, GA 30348-5689, 305-253-2244; Jurisdiction: Washington, D.C., and all states in the United States; Domicile: FL) in all states except New York. Coverage is provided under a Master Policy issued to Metro PCS ("Metro by T-Mobile"). You will be the Certificate holder on Metro by T-Mobile's Insurance Policy for loss and theft coverage benefits. Metro PCS Michigan, LLC: IA License 3000914792, 6200 Oak Tree Blvd. Suite 12, Independence, OH 44131; 214-570-5859; Metro PCS California, LLC: CA License #0156006, 1080 Marina Village Pkwy, 4th Floor, Alameda, CA 94501; 1-800-937-8997. The Service Contract Obligor (for mechanical and electrical failure and accidental damage) is Federal Warranty Service Corporation in all states, except in CA it is Sureway, Inc.; in FL it is United Service Protection, Inc.; in OK it is Assurant Service Protection, Inc. The address and phone number of each service contract provider is P.O. Box 105689, Atlanta, GA 30348-5689; 1-877-881-8578. These programs are administered by The Signal P/C License #103130 (GA); P/C License #0D79676 (CA); P.O. Box 47168, Atlanta, GA 30362; 1-877-881-8578. In OK, the Service Contract Administrator is The Signal, L.P. The Metro Protection app is provided by The Signal. These companies operate under the trade name Assurant. For CA customers, the California Department of Insurance consumer hotline is 1-800-927-4357. For MD customers, the Maryland Department of Insurance consumer hotline is 1-800-492-6116. In UT, insurance coverage is provided under form number CDP20001C-0920. To request a sample of state-specific coverage documents prior to purchasing coverage, or for general program inquiries, please call 1-866-450-5185. Trademarks and trade names are the property of their respective owners.



MS41465-NW-0826
M-9621/0326

© 2026 Assurant, Inc.