

PROTECT YO'SELF.

HOOK UP WITH A SMARTCARE PROTECTION PACKAGE.

Get coverage no matter how accident prone you are.



IT'S BETTER TO BE A MEMBER

HOOK UP WITH A SMARTCARE PROTECTION PACKAGE.

WHAT IS SMARTCARE?

SmartCare extends coverage beyond the manufacturer's warranty. Plus, you can choose the level of protection that works for you.

GET COVERED.

Sign up for a SmartCare Protection Package when you get your new device or within 30 days of hooking up with it at a Virgin Mobile store. We'll make sure your device isn't damaged or defective already. (If it is, we can't provide additional protection. Sorry.) You can cancel your SmartCare Protection Package anytime, just remember that once you cancel,

you can't add it back until you upgrade your device. For more info, chat with us in store or visit virginmobile.ca/smartcare.

HOW TO MAKE A CLAIM.

1. If your device is lost or stolen, call Virgin Mobile immediately at 1-888-999-2321 to suspend service and prevent unauthorized use
2. Call Asurion Customer Service at 1 866 213-2143 within 30 days of the incident. If your claim is approved, a deductible will be billed on your Virgin Mobile invoice.

Note: Decided to use your tablet as a Frisbee? Not every incident is covered so make sure you check the list of potential damages.

	MANUFACTURER'S LIMITED WARRANTY <small>Limited 12-month warranty for manufacturer's defects and malfunctions.</small>	PLUS <small>Keep the manufacturer's warranty for as long as you're using your device.</small>	PREMIUM <small>Coverage no matter how accident prone you are.</small>	PREMIUM <small>Coverage no matter how accident prone you are.</small>
MONTHLY PREMIUM	Included	\$6/mo.	\$9/mo.	\$12/mo.
DEVICES	All devices	Mobile phones, select smartphones & tablets	Mobile phones, select smartphones & tablets	Select premium smartphones & premium tablets
MANUFACTURER'S DEFECTS WITHIN 12 MONTHS	✓	✓	✓	✓
MANUFACTURER'S DEFECTS BEYOND 12 MONTHS	-	✓	✓	✓
PHYSICAL DAMAGE/ POWER SURGE	-	-	✓	✓
LIQUID DAMAGE	-	-	✓	✓
LOST OR STOLEN	-	-	✓	✓
NORMAL WEAR & TEAR	-	-	✓	✓
DEDUCTIBLE PER CLAIM	-	up to \$150	up to \$150	Up to \$399
NUMBER OF CLAIMS	-	2 maximum	2 maximum	2 maximum

Current as of May 16, 2018. Available in MB. Note failure to return policy costs are in addition to replacement costs. To complete your enrollment and for coverage to take effect, a phone call must be completed to or from the covered phone or smartphone. SmartCare Plans do not cover phones on prepaid accounts, SIM cards, or accessories (including batteries and chargers). Manufacturer's defects beyond 12 months: As long as you subscribe to SmartCare Protection Package. If your device is lost or stolen, call Virgin Mobile immediately at 1.855.BE.VM.VIP (1.855.238.6847) to suspend service and prevent unauthorized use. Maximum of 2 replacement devices with a maximum value of \$1500 per replacement device. The VIRGIN trademark and family of associated marks are owned by Virgin Enterprises Limited and used under license. All other trademarks are trademarks of Virgin Mobile Canada or trademarks and property of the respective owners.

SMARTCARE PROGRAM

(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 SmartCare Premium (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. including Virgin Mobile Canada, a brand operated by 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 Creebank 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 virginmobile.ca/smartcare or by calling this toll free number, 1-888-999-2321.

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 virginmobile.ca/smartcare or call 1-888-999-2321.

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 1-888-999-2321.

The Program automatically renews month-to-month. You may cancel at any time by calling Virgin Mobile at 1-888-999-2321 and any unearned premium will be refunded in accordance with applicable law.

The Program is a device replacement service provided to customers of Virgin Mobile. 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 Virgin Mobile or Asurion.

By accepting coverage under the Program, you permit Virgin Mobile 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 SmartCare Plus 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 (1) 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, virginmobile.ca/smartcare or call 1-888-999-2321.

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

To purchase the Extended Warranty separately, please call Virgin Mobile at 1-888-999-2321.

By accepting coverage through this Program, you allow Virgin Mobile 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 Virgin Mobile at 1-888-999-2321. Any unearned service fees will be refunded in accordance with applicable law.