

AT&T Protect Advantage for Business

Protection and support when it matters most

What is included in Protect Advantage for Business?

Want to protect 1 device?

Protect Advantage for Business for 1

- Unlimited number of claims for accidental damage from handling (ADH)¹ and out of warranty malfunctions
- Unlimited number of claims for loss, theft and physical damage (excluding ADH)
- Unlimited screen repairs, back glass repairs, and battery replacements²
- ProTech support

More than 1 device to protect?

Protect Advantage for Business for 4 (covers up to 4 eligible devices)

- Unlimited number of claims for ADH and out of warranty malfunctions
- Unlimited number of claims for loss, theft and physical damage (excluding ADH)
- Unlimited screen repairs, back glass repairs, and battery replacements²
- ProTech support

Everything you need in one place

Access all your protection coverage information including tech support, benefits and claims. Login at att.com/myprotectadvantage.



Unlimited photo storage

Get unlimited storage and backup for all of your photos and videos with the **AT&T Photo Storage app**³

Free up space with the AT&T Photo Storage app

- Automatically back up your photos and videos without sacrificing quality.
- Your entire photo collection is at your fingertips, and ready to edit and share.

Access these features at att.com/myprotectadvantage

¹Accidental damage from handling (ADH) refers to the accidental damage that can occur while handling the device during normal use, including cracks, drops, and spills. ²Screen and back glass repairs and device repairs by battery replacement may be provided for certain device types in select locations. Visit phoneclaim.com/att to check current eligibility. ³Photo Storage app requires a compatible device with AT&T wireless service. Technical limits may prevent certain features from working on all devices. App functionality requires the device to be powered on and connected to the internet. Accuracy, availability and timeliness are not guaranteed. Free versions of the app with limited features are also available. Data charges may apply. Video size limitations may apply. Photo Storage app provided by Asurion Mobile Applications, LLC. Only available for devices running iOS 9.0 and up, or Android 5.0 and up. For additional details, as well as full terms and conditions, go to att.com/myprotectadvantage.

Unlimited Eligible Screen and Back Glass Repairs

As soon as same-day repair for eligible phones in select areas. \$0 service fee for eligible repairs.⁴

Unlimited Battery Replacements

Keep your phone running at its best. If your battery isn't working as it should, a ProTech will test it and let you know if the battery is eligible for replacement.⁵

Same Day Delivery and Setup

Losing or breaking your device shouldn't ruin your day. Get your replacement device delivered and set up as soon as the same day.⁶

ProTech Experts

Get help from our team of ProTech experts – so you can keep talking, streaming, watching or playing.

Unlimited Photo and Video Storage

Never miss a moment with unlimited storage and backup with the AT&T Photo Storage app.⁷

Performance Promise

Keep your device working its best with periodic checkups and in-person sessions⁸ to improve speed, signal and battery performance.

Streaming Support

Setup and optimize AT&T streaming services for the best entertainment experience.

Cleaning and Optimization

Visit uBreakiFix by Asurion[®] location (appointment required)⁹ to get your phone sanitized, remove scratches, optimize device performance or get help restoring data from your damaged device to your replacement device.⁹

Have Questions?

Visit att.com/myprotectadvantage and log in to chat with a ProTech or call **888.4PROTECH**

Monday – Friday, 8am – 12am ET;
Saturday – Sunday, 10am – 10pm ET.

⁴See page 3 for additional details. ⁵Subject to eligible wireless phones outside of manufacturer's warranty period that power on but fail to hold an adequate charge after ProTech diagnostic testing. Available for select devices in select areas. Battery replacements come with a 60-day limited warranty. ⁶Same Day Replacement: Available for select devices in select areas and is subject to parts and technician availability. Claims must be filed and approved by 4pm. Eligibility is determined at time of claim approval and is contingent on certain criteria. ⁷Video size limitations may apply. ⁸Go to att.com/myprotectadvantage and log in to your account to make an appointment prior to visiting a store for services. ⁹The device must be able to connect to a network and have access to cloud or data storage. Data Recovery results are limited and not guaranteed.

Key terms and conditions

AT&T Protect Advantage for Business

AT&T Protect Advantage for Business for 1 for one eligible device	Monthly Charge (amount depends on covered device model)
	\$14 Device Tiers 1 & 2* per mobile number enrolled \$17 Device Tiers 3 & 4* per mobile number enrolled Includes AT&T Protect Insurance for 1, Protect Service Contract for 1, Photo Storage app and ProTech support for the enrolled device.
	Claim Limits
	Insurance and Service Contract Claim Limits: Unlimited number of claims with a maximum device value of \$3,500 per claim.
AT&T Protect Advantage for Business for 4 for up to four eligible devices	Monthly Charge
	\$50.00* per mobile account enrolled Includes AT&T Protect Insurance for 4, Protect Service Contract for 4, Photo Storage app and ProTech support for up to four eligible devices.
	Claim Limits
	Insurance and Service Contract Claim Limits: Unlimited number of claims with a maximum device value of \$3,500 per claim.

*The monthly charge for Protect Advantage for Business includes the cost of insurance provided in the program. All applicable taxes and surcharges are extra.

For information about your applicable device tiers, see the "Deductible/Service Fee Amounts" table in this document, go to phoneclaim.com/ATT or call **888.562.8662**.

Protect Insurance for 1 - similar insurance only coverage is available in select markets for: \$225 - Tier 1, \$2.35 - Tier 2, \$2.50 - Tier 3, and \$4.80 - Tier 4. Protect Insurance for 4 - similar insurance only coverage is available in select markets for: \$12.25 - Tiers 1 - 4.

Protect Advantage for 1 and 4 and Protect Advantage for Business for 1 and 4 are a combination of Protect Insurance for 1 or 4 or Protect Insurance for Business for 1 or 4 (Protect Insurance), Protect Service Contract for 1 or 4 or Protect Service Contract for Business for 1 and 4 (Protect Service Contract), and ProTech for 1 or 4. Protect Insurance is underwritten by Continental Casualty Company, a CNA Company (CNA), Chicago, IL, and administered by Asurion Protection Services, LLC, (In Iowa, Lic. #1001002300; in California, Asurion Protection Services Insurance Agency, LLC, CA Lic. #0D63161; and in Puerto Rico, Asurion Protection Services of Puerto Rico, Inc.), a licensed agent of CNA. Protect Service Contract is provided by Asurion Warranty Protection Services, LLC, or one of its affiliates.

Additional Information (both plans)

Coverage	Insurance: Loss, Theft, and Damage (excluding accidental damage from handling). Service Contract: Accidental Damage from Handling and out-of-warranty mechanical and electrical failure ("malfunction"). For coverage to apply to a connected device, you must own or lease the device, and have used the device (logged use of voice or data) on your wireless number after enrollment. Coverage applies to the most recently used device on your enrolled wireless number at the time of loss.
Enrollment	Enrollment in these programs will continue to renew monthly on your AT&T wireless bill until cancelled.
ProTech Support	Includes tech support and Photo Storage app benefits.
Deductibles/Service Fees	A non-refundable deductible/service fee will be charged for each approved claim. Deductible/service fee amounts are based on device tiers. See a Partial List of eligible devices and associated Deductibles/Service Fees on page 3 of this brochure. For a complete list and the deductible/service fee amount for your device, go to phoneclaim.com/att or call Asurion at 888.562.8662 .
Replacement Deductibles/Service Fees for Connected Devices (depending on device model)	Tier 1 - \$25, Tier 2 - \$100, Tier 3 - \$225, Tier 4 - \$275
Replacement for Connected Devices	Claims fulfilled with a replacement device and approved by 6 p.m. ET will be shipped and, in most cases, delivered the next day. Deliveries to Alaska, Hawaii, Puerto Rico and U.S. Virgin Islands cannot be shipped for next-day delivery. Claims may be fulfilled with new or AT&T Certified Pre-owned equipment of the same make and model or other make or model of like kind and quality and may be previously opened, used, refurbished or remanufactured, and/or may contain original or non-original replacement parts. Colors, brand, and features may be different. Compatibility of accessories is not guaranteed. Protect Advantage for Business customers with a claim that is filed and approved by 4pm (local time) may be able to receive a replacement device the same day.
Replacement and Repair & Deductibles/Service Fees for Non-Connected Devices (Wi-Fi Only Tablets)	Repair \$0 Replacement \$199 Applies to Protect Advantage for Business for 4 only. Protect Advantage for Business for 4 devices that are not connected to the AT&T network (Wi-Fi® Only Tablets) are provided a repair or replacement (at the option of Asurion, the Plan Administrator). Devices most often will be repaired within 3-5 business days from the date Asurion receives the equipment. Replacement equipment will be new or refurbished, and of like kind and quality to the claimed device. Colors, features and accessory compatibility are not guaranteed.
Repair of Connected Devices (including battery replacement) & Service Fees	Eligible devices in Tiers 1, 2, 3, 4- \$0 See page 4 for important conditions and limitations.
Bring Your Own Device	When you bring your own device and activate service with it on the AT&T network, it may be eligible for enrollment in device protection within 30 days. If the device make/model is currently or was previously sold by AT&T, the applicable replacement and screen repair deductible/service fee for that specific make/model tier applies for all approved claims. For a device make/model that has never been sold by AT&T, the deductible/service fee and monthly fee for Device Tier 2 applies. Replacement options will vary. Device must be in good working condition and may be subject to inspection prior to enrollment.
Cancellation Policy	You can cancel your optional coverage at any time by calling 888.562.8662 or going to att.com/myatt , and you will receive a prorated refund of any unearned monthly premium/charges. We may cancel or change terms by giving you prior written notice as required by law.
Arbitration	The Terms and Conditions for device protection products contain binding Arbitration Agreements, which can be obtained by visiting phoneclaim.com/att . See additional information on page 5 of this brochure.

What you should know before you enroll

Replacement Deductibles/Service Fees

For complete deductible/service fee information and to see the amount for your device, go to phoneclaim.com/att.

Partial list of eligible devices (January 24, 2024)

Deductibles/Service Fees	
Device Tier 1 \$25	Apple® Watch SE GPS + Cellular 40mm (Aluminum Case - All Bands) AT&T Cingular Flip IV Netgear Nighthawk M6 Samsung Galaxy A13/A14 5G/A51/A51 5G Samsung Galaxy Watch 5 40mm
Device Tier 2 \$100	Apple® Watch SE GPS + Cellular 44mm (Aluminum Case - All Bands) Apple Watch 8/9 GPS + Cellular 41mm (Aluminum Case - All Bands) Apple® iPhone® SE/SE 2020/SE 2022 Google Pixel Watch Samsung A52 5G/A53 5G/A54 5G Samsung Galaxy Watch6/Watch6 Classic All Sizes Bring Your Own Device (a non-AT&T make/model)
Device Tier 3 \$225	Apple® iPhone® 13 Mini 128GB Apple Watch Ultra/Ultra 2 GPS + Cellular (All Cases - All Bands) Apple Watch 8/9 GPS + Cellular 41 mm (Stainless Steel Case - All Bands) Google Pixel 6/8 128GB Samsung Galaxy S22 5G 128GB/S23 5G 128 GB Microsoft Surface Go 3/Surface Duo
Device Tier 4 \$275	Apple® iPhone® 13 Mini 256GB/13 Mini 512GB Apple® iPhone® 13/13 Pro/13 Pro Max Apple® iPhone® 14/14 Plus/14 Pro/14 Pro Max Apple® iPhone® 15/15 Plus/15 Pro/15 Pro Max Apple® iPad® Pro 11-inch (2022)/12.9-inch (2022) Samsung Galaxy Z Fold3 5G/Z Fold4/Z Fold5 5G Samsung Galaxy S22 5G 256GB/S22+/S22 Ultra Samsung Galaxy Z Flip3 5G/Z Flip4/Z Flip5 5G Samsung Galaxy Tab S8+ Google Pixel 7 Pro/Fold/8 256GB/8 Pro Samsung Galaxy S23 5G 256GB/S23 Plus 5G/S23 Ultra 5G
Eligible Devices – Repair \$0 Repair Service Fee	Go to phoneclaim.com/att to see if your device is eligible for battery replacement or screen or back glass repair. The list of repair types, devices, and locations may be updated over time.

Devices may be moved to a different device tier during your enrollment. Device tier changes will be updated online and available at phoneclaim.com/att.

If you don't see your device in the partial replacement or repair list, or to see the deductible/service fee for a specific device, go to phoneclaim.com/att.

Fast Replacement¹

As soon as next day device replacement for loss, theft, damage and out-of-warranty malfunctions. You may also be able to get your replacement device delivered and set up as soon as the same day.

Unlimited Eligible Screen and Back Glass Repairs²

- As soon as same day repair service for eligible connected devices is available in select areas for a \$0 service fee each time you need it.
- Repair options include visiting an authorized repair location, having a technician come to you, or in some areas, you can mail in your device for repair.³
- Screen and Back Glass repairs are backed by a 1-year limited warranty.

Battery replacement for Protect Advantage for Business plans⁴

- You have unlimited post-warranty battery replacements for your eligible phone.
- If your battery isn't working as it should, take advantage of this benefit by calling **888.562.8662** or visit phoneclaim.com/att.
- A ProTech will test your battery and let you know if it's eligible for replacement.
- They'll also provide you with performance-boosting tips and tricks.
- Visit att.com/myprotectadvantage and log in to your account to test your battery performance at any time.

List of devices eligible for repair:

Go to phoneclaim.com/att to see if your device is eligible for battery replacement or screen or back glass repair. The list of repair types, devices, and locations may be updated over time.

¹See Replacement for Connected Devices section in key terms and conditions on page 2. Also see Same Day Replacement disclaimer on page 1. ²**Unlimited Screen and Back Glass Repairs:** Limited to eligible devices in select areas. Newly launched device models may not be eligible for repair. Visit phoneclaim.com/att or call **888.562.8662** to check current eligibility. Same day repair option depends upon claim approval time, part and technician availability. Repairs are performed by an Asurion-certified technician and come with a 12 month limited warranty. Repairs may use new or refurbished parts; may contain original or non-original manufacturer parts; and may void the manufacturer warranty. Some colors of eligible devices are not available. Eligible devices and available areas are both subject to change at any time. ³All repair options may not be available in all locations; repair options are presented at the time of claim approval; subject to technician and parts availability. In most cases, mail-in-repairs are ready within five business days of receipt. Visit phoneclaim.com/att to check eligibility and the repair option(s) available in your area. ⁴Subject to eligible wireless phones outside of manufacturer's warranty period that power on but fail to hold an adequate charge after ProTech diagnostic testing. Available for select devices in select areas. Battery replacements come with a 60-day limited warranty.

What you should know before you enroll

Covered device types

Phone – Includes the device and standard battery and, if part of the covered loss, standard battery charger and SIM/eSIM.

Wireless Home Phone – Includes the device plus power cord, back up battery, phone cable and SIM/eSIM.

Tablet – Includes tablet and standard battery and, if part of the covered loss, standard battery charger and SIM/eSIM.

Connected* Laptop – Includes laptop and standard battery and, if part of the covered loss, standard battery charger.

Watch – Includes device and standard battery and, if part of the covered loss, standard battery charger and SIM/eSIM.

If you bring your own device

When you activate your own device on the AT&T network, it may be eligible for device protection.

- You have 30 days to enroll from the date you activated AT&T wireless service.
- The device must be in good working condition.
- If your device make/model is or has been sold by AT&T, the applicable deductible/service fee applies. For a device make/model that has never been sold by AT&T, the deductible/service fee and monthly charge for Device Tier 2 applies.

Replacement options may vary. Not all devices are eligible for enrollment in the program.

Enrollment period

You must **enroll within 30 days** of new activation or device upgrade, or during one of AT&T's open enrollment periods. You can switch your already-enrolled number to a different plan at any time, if eligible. To enroll, ask your sales rep for more information or go to att.com/protectadvantage.

Agreement to terms and conditions

You agree to the Terms and Conditions, including the Coverage Certificate, Service Contract and Terms of Service, when you enroll. Your sales representative can print them at your request or you can review them at att.com/legal/wireless/device-protection

Terms and Conditions, including the Coverage Certificate, Service Contract and Terms of Service, will also be sent to you once your mobile number is enrolled in the program.

*Connected laptops must have a data plan to connect to the AT&T network without using Wi-Fi. Wi-Fi only laptops are not covered.

Electronic Communications

Program communications, including legal notices and terms and conditions, may be sent to you electronically using the last email address on file with AT&T, the mobile number identified in the AT&T system as the account owner and/or any other email address or mobile number you provide to AT&T or Asurion, unless prohibited by state law. If electronic delivery is not possible, this information will be mailed to you. Legal notices will not be sent to New York customers electronically.

Coverage is optional

Insurance and service contract coverage is optional and you are not required to enroll in these programs in order to purchase services or equipment. Program enrollment and device repair/replacement authorization shall be at the sole discretion of: Continental Casualty Company, a CNA member company; Asurion, the plan administrator; or any other authorized representative of CNA in accordance with the terms of the Coverage Certificate and applicable law.

Non-return fee

If your device is damaged or malfunctions, or if your lost device is later found, you can avoid non-return fees of up to \$850 (the fee is based on the cost of the claim to the insurance company) by simply returning the device as directed by us in the return envelope that we provide to you.

Insurance exclusions and limitations

AT&T Protect Advantage for Business for 1: The insurance coverage does contain limitations and exclusions. Loss due to indirect or consequential loss, intentional acts, dishonest acts, fraudulent acts, criminal acts, abuse, technological obsolescence or depreciation, cosmetic damage, accidental damage from handling, unauthorized repair or replacement, pollutants, failure to follow the manufacturer's instructions, manufacturer recall, mechanical or electrical failure, malware, nuclear reaction or radiation, war, governmental action, damage to data, nonstandard external media, and nonstandard software, and failure to reasonably protect the device from any further loss are excluded. All exclusions and limitations can be found in the terms and conditions.

AT&T Protect Advantage for Business for 4: The insurance coverage contains the same limitations and exclusions as those listed above for AT&T Protect Advantage for Business for 1. Additionally, loss caused by power surge and losses for Non-Connected Covered Property that occur within thirty (30) days from the submission of your request for enrollment are excluded. All exclusions and limitations can be found in the terms and conditions.

Protect Advantage for Business for 4 — How it works

- One primary eligible device must be connected to a monthly AT&T post-paid wireless plan (connected device).
- The second, third, and fourth eligible devices can be connected to a monthly AT&T post-paid plan (including smartphones and connected tablets on the same account). They may also be non-connected Wi-Fi-Only Tablets that are not connected to a monthly AT&T rate plan.
- Your primary connected device is automatically registered at the time of enrollment but your second, third, and fourth devices can be registered later when you file a claim.
- You cannot have more than 4 eligible devices registered at any time.
- 30-day waiting period after enrollment for non-connected devices is required before coverage applies.
- Once a claim is approved your mobile number (connected device) or device (non-connected device) is registered and will remain registered as one of your four covered mobile number/devices for a period of 12 months.
- After 12 months (from the date of the approved claim), your covered mobile number (connected) or device (non-connected) registration can be changed.
- Each approved claim restarts the 12 month registration period for that mobile number/device.
- Although unlimited, each approved repair or replacement requires the repaired or replaced device to be registered (registration can be changed 12 months from the date of the approved claim).

Important disclosures

Unless otherwise licensed, AT&T associates **are not qualified or authorized** to evaluate the adequacy of your existing insurance coverage. Questions regarding this program should be directed to CNA's licensed agent, Asurion Protection Services, LLC. The Coverage Certificate may provide a **duplication of coverage** already provided by a consumer's personal auto insurance policy, homeowner's insurance policy, renter's insurance policy, personal liability insurance policy, or other source of coverage. This insurance is primary over any other insurance you may have. Asurion and CNA strive to satisfy every customer and ask that you allow us the opportunity to resolve any question, concern or complaint you may have by calling us at **888.562.8662**. The Coverage Certificate is the entire agreement between the insurer and you. Please refer to the Coverage Certificate for complete terms and conditions of the insurance coverage provided.

For questions, contact:

Mail: Asurion Protection Services, LLC (Iowa License #1001002300), Asurion Protection Services Insurance Agency, LLC (CA License #OD63161) Customer Care, PO Box 332024, Nashville, TN 37203. **Phone: 888.562.8662**

For residents of California, Illinois, Indiana and Maryland: Consumer hotline for the California Department of Insurance is **800.927.HELP (4357)**, for the State of Indiana Department of Insurance is **800.622.4461**, and for the Maryland Insurance Administration is **800.492.6116**. The Illinois Department of Insurance can be contacted by mail at 320 W. Washington St., Springfield, IL 62767, by phone at **866-445-5364** or online at <https://idoihelpcenter.illinois.gov/s/>.

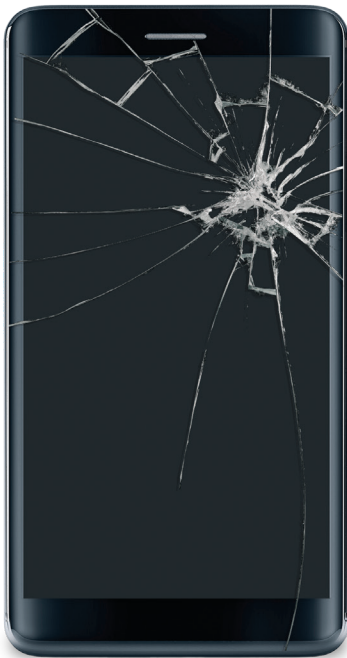
For residents of Washington: For WA residents only, we may change the insurance terms and conditions with at least 30 days' notice and we may only cancel for the following reasons and notice: (i) 15 days for fraud or material misrepresentation in obtaining coverage or the presentation of a claim; (ii) 10 days for nonpayment; (iii) immediately for no longer having active service with AT&T; or (iv) 30 days based on a determination by AT&T or the Agent that the program should no longer be offered. We will not increase the premium or deductible or restrict coverage more than once in any 6 month period but will provide to each WA policyholder a 30 day advance written notice of any premium or deductible increase.

Service contract: AT&T Protect Advantage for Business plans include a service contract that is separate and distinct from any product or service warranty which may be provided by the manufacturer, importer, or seller, and does not extend the term of any original product or service warranty that the manufacturer, importer, or seller may have provided.

FRAUD: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim on an application containing any false, incomplete, or misleading information is guilty of insurance fraud. In Florida, such conduct is a felony of the third degree. In Oregon, this section does not apply.

BINDING ARBITRATION: THE SERVICE CONTRACT AND COVERAGE CERTIFICATE EACH CONTAIN A BINDING AND INDIVIDUAL ARBITRATION AGREEMENT THAT REQUIRES THE SUBMISSION OF ALL DISPUTES (EXCEPT WHERE EXPRESS STATE EXEMPTIONS ARE PROVIDED) TO FINAL AND BINDING ARBITRATION IN ACCORDANCE WITH THE PROVISIONS SET FORTH IN THE SERVICE CONTRACT AND IN THE COVERAGE CERTIFICATE (SECTION VII(F) FOR PROTECT INSURANCE FOR 1 AND SECTION VIII(G) FOR PROTECT INSURANCE FOR 4). In the unlikely event we cannot informally resolve any disputes, you will be required to: 1) RESOLVE ANY DISPUTES THROUGH BINDING AND INDIVIDUAL ARBITRATIONS OR SMALL-CLAIMS COURT ACTIONS INSTEAD OF THROUGH THE COURTS OF GENERAL JURISDICTION; AND 2) WAIVE YOUR RIGHTS TO A JURY TRIAL AND TO PARTICIPATE IN CLASS ACTIONS OR CLASS ARBITRATIONS. (EXPRESS STATE EXEMPTIONS MAY APPLY; PLEASE SEE YOUR PROGRAM TERMS AND CONDITIONS).

3 ways to file a claim



- ✓ Go to phoneclaim.com/att
- ✓ Visit att.com/myprotectadvantage and log in. You can also check the status of a claim anytime.
- ✓ Call **888.562.8662**
Claims reps available Monday through Friday, from 8 a.m. to 10 p.m. ET;
Weekends, from 9 a.m. to 9 p.m. ET. Holidays may affect hours of operation.

Be sure you remember:

- File the claim as soon as possible, but within 60 days of the incident.
- If your device was lost or stolen, contact AT&T to temporarily suspend service and prevent unauthorized use.
- If you receive a replacement device, your original device must be returned using the prepaid shipping label provided with your replacement device. Non-return fees of up to \$850 will be added to your wireless bill for failure to return your original device.
- You will be requested to provide information to support each claim.
- A non-refundable deductible/service fee applies per approved claim.