

State: Maryland **Filing Company:** American Bankers Insurance Company of Florida
TOI/Sub-TOI: 09.0 Inland Marine/09.0007 Communication Equipment (Cellular Telephones)
Product Name: Communication Device Protector 2 (CDP2)
Project Name/Number: Total Wireless Brochure and PEI Filing/SF_66641

Table of Contents

User Usage Agreement Attachments

Usage Agreement [Usage Agreement.pdf](#)

Form Attachments

	(ex. Form Name	Form Number	Attachment Name)
Brochure	MS63694		MS63694-0326 Total Wireless - Brochure - No App (37819)_v11.pdf
Brochure	MS63694		CMPR_MS37819-0126 TotalIW Brochure.pdf_v25- Previous version - redlined 3.13.26.pdf
PEI Training Module	A016096		A016096_total-wireless-pei-20260313.pdf.pdf
PEI Training Module	A016096		CMPR_total-wireless-pei-20260107- Previous version - redlined 3.13.26.pdf

Supporting Document Attachments

	(ex. Supporting Document Name	Attachment Name)
Filing Letter		GENFL_032026.pdf

State: Maryland **Filing Company:** American Bankers Insurance Company of Florida
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Filing at a Glance

Company: American Bankers Insurance Company of Florida
Product Name: Communication Device Protector 2 (CDP2)
State: Maryland
TOI: 09.0 Inland Marine
Sub-TOI: 09.0007 Communication Equipment (Cellular Telephones)
Filing Type: Form
Date Submitted: 03/20/2026
SERFF Tr Num: ASPX-134884401
SERFF Status: Submitted to State
State Tr Num:
State Status:
Co Tr Num: SF_66641_CDP2_MD_AI_32669
Effective Date: 04/20/2026
Requested (New):
Effective Date
Requested (Renewal):
Author(s): Simone Bellot-Thompson, Danielle Dubois-Sirois, Nicole Bryant
Reviewer(s):
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State: Maryland **Filing Company:** American Bankers Insurance Company of Florida
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Product Name: Communication Device Protector 2 (CDP2)
Project Name/Number: Total Wireless Brochure and PEI Filing/SF_66641

General Information

Project Name: Total Wireless Brochure and PEI Filing Status of Filing in Domicile: Not Filed
 Project Number: SF_66641 Domicile Status Comments: N/A
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 03/20/2026
 State Status Changed: Deemer Date:
 Created By: Nicole Bryant Submitted By: Nicole Bryant
 Corresponding Filing Tracking Number:

Filing Description:
 RE: AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
 NAIC # 019-10111 FEIN # 59-0593886
 LOB: Commercial Inland Marine
 Company Filing #: SF_66641_CDP2_MD_AI_32669

BROCHURE AND PEI TRAINING MATERIAL (for approval)
 - MS63694-0326 – Brochure
 (Replaces MS37819-0126 approved on 01/29/2026 under SERFF Tracking # ASPX-134794108)
 - A016096 – PEI Training Module
 (Replaces A016027 approved on 01/29/2026 under SERFF Tracking # ASPX-134794108)

Dear Analyst:

At this time American Bankers Insurance Company of Florida is submitting the above-mentioned Brochure and Training material for your review and approval. The Brochure and PEI Training material is for use with our Connected Device Insurance Protection program, which was approved by your department on November 16, 2020, under SERFF Filing ID ASPX-132571272.

Our requested effective date is April 20, 2026.

Thank you for your time and attention to this matter. Should you have any questions or concerns, please feel free to contact me at (800) 852-2244, ext. 4012268 or via email at Nicole.Bryant@assurant.com.

Sincerely,

Nicole Bryant
 Product Compliance Analyst
 American Bankers Insurance Company of Florida

Company and Contact

Filing Contact Information

Nicole Bryant, Product Compliance Analyst Nicole.Bryant@assurant.com
 Assurant 770-763-2268 [Phone] 12268 [Ext]
 P.O. Box 979286
 Miami, FL 33197-9286

State: Maryland **Filing Company:** American Bankers Insurance Company of Florida
TOI/Sub-TOI: 09.0 Inland Marine/09.0007 Communication Equipment (Cellular Telephones)
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Filing Company Information

American Bankers Insurance	CoCode: 10111	State of Domicile: Florida
Company of Florida	Group Code: 19	Company Type:
P.O. Box 979286	Group Name: Assurant, Inc. Group	State ID Number:
Miami, FL 33197-9286	FEIN Number: 59-0593886	
(305) 253-2244 ext. [Phone]		

State: Maryland **Filing Company:** American Bankers Insurance Company of Florida
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Filing Fees

State Fees

Fee Required? Yes
 Fee Amount: \$250.00
 Retaliatory? No
 Fee Explanation: 2 forms x \$125.00 per form = \$250.00.
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
American Bankers Insurance Company of Florida	\$250.00	03/20/2026 11:12 AM	342442938
EFT Total	\$250.00		

State Specific

Upon your submission of this filing, does this filing meet our filing requirements listed in the GENERAL INSTRUCTIONS?: Yes

State: Maryland **Filing Company:** American Bankers Insurance Company of Florida
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Product Name: Communication Device Protector 2 (CDP2)
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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
							Previous Filing Number:	Replaced Form Number:		
1		Brochure	MS63694	0326	ADV	Replaced	ASPX-134794108	MS37819		MS63694-0326 Total Wireless - Brochure - No App (37819)_v11.pdf, CMPR_MS37819-0126 TotalW Brochure.pdf_v25 - Previous version - redlined 3.13.26.pdf
2		PEI Training Module	A016096		ADV	Replaced	ASPX-134794108	A016027		A016096_total-wireless-pe-20260313.pdf.pdf , CMPR_total-wireless-pe-20260107-Previous version - redlined 3.13.26.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other



Coverage for cracks, spills, even loss and theft, based on your plan. Plus, the freedom to choose your premium benefit with TWP+.

Choose the plan that fits your life

Total Wireless Protection

Peace of mind starts here.

From everyday accidents to digital threats, we've got you covered.

The information in this document applies to plan offerings in all states except NY.



Plan coverage	Total Wireless Protect+ (TWP+) all-in-one device & data protection	Total Wireless Protect (TWP)
Loss and theft: Get a replacement device so you can reconnect quickly!	●	
Premium benefit: Customize your protection for your digital life Pick the product that fits your needs, and even switch it up every 30 days. You can choose one of the following options: <ul style="list-style-type: none"> • Norton™ 360 Standard (pre-selected;* 1 device): Powerful, layered protection featuring anti-malware, scam protection, secure VPN, password manager, and Dark Web Monitoring. • LifeLock™ Standard: Critical identity theft protection with monitoring, alerting, restoration, reimbursement, and live assistance. • Norton™ Family: Help create a safer online experience for children with tools and insights that encourage smart tech use and balanced screen time. *Once you sign up for TWP+, you'll need to register at totalwireless.assurant.com to access your premium benefit. From there, you can also explore other premium benefits and easily manage your selection.	●	
Front screen and back glass repairs¹ with accidental damage coverage (available for select smartphones only).	(\$0)	(\$29 each)
Quick device replacements under all other accidental damage coverage.	●	●
Mechanical and electrical failure coverage after manufacturer's warranty expires.	●	●
Hassle-free service: 24/7 online claim filing and next-business-day delivery, when available, at no extra cost.	●	●
Monthly cost per device	\$8	\$5

These programs automatically renew every month until canceled by you or us. Your monthly costs will be itemized separately on your monthly statement.

¹ When and where repair service is available at an Assurant-authorized repair center. Some devices are not eligible for back glass repair. When repair service is not available, a replacement is available under Accidental Damage (All Other) for a \$29 to \$349 service fee, depending on your device tier. See totalwireless.assurant.com for details.

Enroll today — it's easy and totally worth it

You can enroll in our device protection plans while purchasing, activating, or financing a qualified Total Wireless device at stores or online. Coverage begins either on the date you enroll your device or the date you activate your device, whichever is later. If you choose to enroll in protection more than 30 days after activation or if you're bringing your own device (BYOD), a visual/virtual mechanical inspection may be required. Please remember to send or receive a call, send a text, or access data on the device (not using Wi-Fi) to verify that your device is active on the Total Wireless network. Enrollment is optional, may be canceled at any time, and isn't required to purchase, finance, or activate a device or obtain wireless service from Total Wireless. Device protection is available to customers on eligible Total Wireless service plans. A sales associate can confirm your eligibility. Devices eligible for protection include smartphones, BYOD, and other devices, as approved by us.

Stay connected — filing a claim is quick and easy

Go to totalwireless.assurant.com 24/7. It's easy and convenient for both filing and checking the status of your claim. You can also call Assurant® at 1-833-456-0146.

Have the following information ready:

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

Claims must be filed within the time limit indicated in the coverage documents. Before filing and returning a claimed device, disable all security features to protect your personal data. Apple users must turn off Find My iPhone to disconnect from iCloud. Tip: If your device is lost or stolen, call Total Wireless at 1-866-663-3633 to suspend service and prevent unauthorized use. When you file a claim, we'll offer repair or replacement options based on your plan, including service at an Assurant-authorized center, advance exchange by mail, or in-person repair.

If your claim is authorized for repair:

- We'll notify you of repair location information to have your device repaired.
- Replacement parts used for repairs will come from our authorized servicer's inventory, and may include reconditioned or new parts of like kind and quality to the original device parts.

If your claim is authorized for a replacement:

- It'll be with a reconditioned device of like kind and quality. If one isn't available, we'll replace it with a new device of like kind and quality. Device color may vary depending on availability.
- It'll be shipped via next-business-day delivery, when available, at no additional cost to you once Assurant approves your claim. You'll have 10 days to return your damaged device. Otherwise, a non-return fee will apply. Instructions on how to return the device and prepaid shipping materials will be provided.

Claim limits vary depending on the type of incident and your selected coverage plan, and are subject to any rolling 12-month period starting on the date of the first repair or replacement. Please review the table below and your coverage documents to see additional information on your specific claim limits per plan.

Type of Incident	TWP+	TWP
Loss/theft	2	N/A
Accidental damage: front screen and back glass repairs (eligible devices)	2	2
All other accidental damage	2	2
Mechanical or electrical failure	Unlimited	Unlimited

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.

Service fees/deductibles

Once your claim is approved, a service fee/deductible (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. As your device depreciates, it may be classified under another tier, and your service fee/deductible would be adjusted accordingly.

Device tier ²	Loss/theft	Accidental damage		Mechanical & electrical failure	
	TWP+	Front screen and back glass repair ¹	All other	TWP+ and TWP	TWP+ and TWP
Tier 1	\$29			\$29	
Tier 2	\$49			\$49	
Tier 3	\$99			\$99	
Tier 4	\$149	\$0	\$29	\$149	\$0
Tier 5	\$199			\$199	
Tier 6	\$349			\$349	

To find your device tier, visit totalwireless.assurant.com or ask a sales associate.

² BYOD device models not included in the Total Wireless list of approved devices will fall under Tier 5.

Important stuff you need to know

Norton and LifeLock products are provided by Gen Digital, Inc. Norton and LifeLock trademarks are property of Gen Digital, Inc. or its affiliates. See Norton.com/sysreq for system requirements and compatibility.

Other important information related to device protection coverage

You'll receive your coverage documents in English when you enroll, detailing benefits, exclusions, and any applicable fees. This advertisement is for informational purposes only; your official English-language documents contain the terms of your policy and will govern in case of any dispute.

Availability of insurance is not 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. Total Wireless employees aren't licensed insurance producers, and aren't qualified or authorized to assess the adequacy of your existing coverages. The device protection plan may duplicate other coverages you may have, such as homeowners or renters insurance. Total Wireless Protect+ plan would cover you before any other insurance. You may check with your licensed agent for your own insurance assessment. Total Wireless receives compensation for services performed in connection with this program.

Covered Equipment: Total Wireless devices eligible for protection include smartphones, BYOD, and other devices, as approved by us.

Unrecovered Equipment Fees: In the event of mechanical/electrical failure or accidental damage, you must return your damaged or malfunctioning device within 10 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; losses covered by the manufacturer's warranty; service performed by anyone not authorized by us; intentional or cosmetic damage, pre-existing conditions, manufacturer's recall, certain acts of God; and consequential damage. Refer to coverage documents for a full list of exclusions.

Term: If you purchased coverage at the same time as your device, coverage begins the date you enroll your device or the date you activate your device on the Total Wireless network, whichever is later. If you purchase a device or activate any other eligible device (including BYOD) and acquire a protection plan more than 30 days after 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 Total Wireless Protect+ or your Total Wireless Protect optional coverage by calling 1-866-663-3633, visiting a Total Wireless store, or logging in to your totalwireless.com account. CA customers may also email tw-devicesprotection@verizon.com, or write Cooper General Global Services, attention: Device Protection Cancel at 5501 Centrepointe Dr., La Vergne, TN 37086, to cancel their optional coverage. You may cancel at any time and receive a refund and/or credit, if any, of the applicable price within the time frame required by law. The device protection plans are 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.

Provider Information: Property insurance (for loss and theft coverage) is underwritten by American Bankers Insurance Company of Florida (NAIC 10111; Principal Address: P.O. Box 105689, Atlanta, GA 30348-5689; Jurisdiction: Washington, D.C., and all states in the United States; Domicile: FL) in all states. Coverage is provided under a Master Policy issued to Verizon Value, Inc. You will be the Certificate holder under this Insurance Policy for loss and theft coverage benefits. Verizon Value, Inc.: IA License # 3000914782, CA License #0M48654, 9700 NW 112th Ave, Miami, FL 33178; 1-866-663-3633. The Service Contract Obligor (for mechanical and electrical failure and accidental damage coverage) 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. 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 CDP20001P-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.



Coverage for cracks, spills, even loss and theft, based on your plan. Plus, the freedom to choose your premium benefit with TWP+.

Choose the plan that fits your life

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From everyday accidents to digital threats, we've got you covered.

The information in this document applies to plan offerings in all states except NY.



Plan coverage	Total Wireless Protect+ (TWP+) all-in-one device & data protection	Total Wireless Protect (TWP)
Loss and theft: Get a replacement device so you can reconnect quickly!	•	
Premium benefit: Customize your protection for your digital life Pick the product that fits your needs, and even switch it up every 30 days. You can choose from: <ul style="list-style-type: none"> • Norton™ 360 Standard (pre-selected;* 1 device): Powerful, layered protection featuring anti-malware, scam protection, secure VPN, password manager, and Dark Web Monitoring. • LifeLock™ Standard: Critical identity theft protection with monitoring, alerting, restoration, reimbursement, and live assistance. • Norton™ Family: Help create a safer online experience for children with tools and insights that encourage smart tech use and balanced screen time. *Once you sign up for TWP+, you'll need to register at totalwireless.assurant.com to access your premium benefit. From there, you can also explore other premium benefits and easily manage your selection.	•	
Total Wireless Protect+ app: ¹ Exclusively for TWP+, manage your premium benefit selection and file and track claims — all from your fingertips.	•	
Front screen and back glass repairs ² with accidental damage coverage (available for select smartphones only).	(\$0)	(\$29 each)
Quick device replacements under all other accidental damage coverage.	•	•
Mechanical and electrical failure coverage after manufacturer's warranty expires.	•	•
Hassle-free service 24/7: Online claim filing and next-business-day delivery, when available, at no extra cost.	•	•
Monthly cost per device (plus tax if applicable)	\$8	\$5

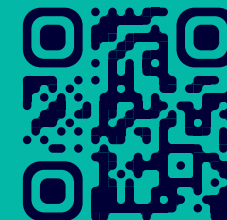
These programs automatically renew every month until canceled by you or us. Your monthly costs will be itemized separately on your monthly statement.

¹ TWP+ customers can download the app and register. Availability and features may vary by device and operating system. Data charges may apply.

² When and where repair service is available at an Assurant-authorized repair center. Some devices are not eligible for back glass repair (e.g., iPhone 12, Samsung Flip, and Motorola RAZR). When repair service is not available, a replacement is available under Accidental Damage (All Other) for a \$29 to \$349 service fee, depending on your device tier. See totalwireless.assurant.com for details.

Enroll today — it's easy and totally worth it

You can enroll in our device protection plans while purchasing, activating, or financing a qualified Total Wireless device at stores or online. Coverage begins either on the date you enroll your device or the date you activate your device, whichever is later. If you choose to enroll in protection more than 30 days after activation or if you're bringing your own device (BYOD), a visual/virtual mechanical inspection may be required. Please remember to send or receive a call, send a text, or access data on the device (not using Wi-Fi) to verify that your device is active on the Total Wireless network. Enrollment is optional, may be canceled at any time, and isn't required to purchase, finance, or activate a device or obtain wireless service from Total Wireless. Devices eligible for protection include smartphones, BYOD, and other devices, as approved by us.



Scan the QR code to download the Total Wireless Protect+ app.

Stay connected — filing a claim is quick and easy

Go to totalwireless.assurant.com 24/7. It's easy and convenient for both filing and checking the status of your claim. You can also call Assurant® at 1-833-456-0146.

Have the following information ready:

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

Claims must be filed within the time limit indicated in the coverage documents. Before filing and returning a claimed device, disable all security features to protect your personal data. Apple users must turn off Find My iPhone to disconnect from iCloud. Tip: If your device is lost or stolen, call Total Wireless at 1-866-663-3633 to suspend service and prevent unauthorized use. When you file a claim, we'll offer repair or replacement options based on your plan, including service at an Assurant-authorized center, advance exchange by mail, or in-person repair.

If your claim is authorized for repair:

- We'll notify you of repair location information to have your device repaired.
- Replacement parts used for repairs will come from our authorized servicer's inventory, and may include reconditioned or new parts of like kind and quality to the original device parts.

If your claim is authorized for a replacement:

- It'll be with a reconditioned device of like kind and quality. If one isn't available, we'll replace it with a new device of like kind and quality. Device color may vary depending on availability.
- It'll be shipped via next-business-day delivery, when available, at no additional cost to you once Assurant approves your claim. You'll have 10 days to return your damaged device. Otherwise, a non-return fee will apply. Instructions on how to return the device and prepaid shipping materials will be provided.

Claim limits vary depending on the type of incident and your selected coverage plan, and are subject to any rolling 12-month period starting on the date of the first repair or replacement. Please review the table below and your coverage documents to see additional information on your specific claim limits per plan.

Type of Incident	TWP+	TWP
Loss/theft	2	N/A
Accidental damage: front screen and back glass repairs (eligible devices)	2	2
All other accidental damage	2	2
Mechanical or electrical failure	Unlimited	Unlimited

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.

Service fees/deductibles

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. As your device depreciates, it may be classified under another tier, and your deductible/service fee would be adjusted accordingly.

Device tier ³	Loss/theft			Accidental damage		Mechanical & electrical failure	
	TWP+	TWP+	TWP	TWP+	TWP	TWP+	
		Front screen and back glass repair ²			All other		
Tier 1	\$29					\$29	
Tier 2	\$49					\$49	
Tier 3	\$99					\$99	
Tier 4	\$149	\$0	\$29			\$149	
Tier 5	\$199					\$199	
Tier 6	\$349					\$349	

To find your device tier, visit totalwireless.assurant.com or ask a sales associate.

³ BYOD device models not included in the Total Wireless list of approved devices will fall under Tier 5.

Important stuff you need to know

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Other important information related to device protection coverage

You'll receive your coverage documents in English when you enroll, detailing benefits, exclusions, and any applicable fees. This advertisement is for informational purposes only; your official English-language documents contain the terms of your policy and will govern in case of any dispute.

Availability of insurance is not 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. Total Wireless employees aren't licensed insurance producers, and aren't qualified or authorized to assess the adequacy of your existing coverages. The device protection plan may duplicate other coverages you may have, such as homeowners or renters insurance. Total Wireless Protect+ plan would cover you before any other insurance. You may check with your licensed agent for your own insurance assessment. Total Wireless receives compensation for services performed in connection with this program.

Covered Equipment: Total Wireless devices eligible for protection include smartphones, BYOD, and other devices, as approved by us.

Unrecovered Equipment Fees: In the event of mechanical/electrical failure or accidental damage, you must return your damaged or malfunctioning device within 10 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; losses covered by the manufacturer's warranty; service performed by anyone not authorized by us; intentional or cosmetic damage, pre-existing conditions, manufacturer's recall, certain acts of God; and consequential damage. Refer to coverage documents for a full list of exclusions.

Term: If you purchased coverage at the same time as your device, coverage begins the date you enroll your device or the date you activate your device on the Total Wireless network, whichever is later. If you purchase a device or activate any other eligible device (including BYOD) and acquire a protection plan more than 30 days after 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 Total Wireless Protect+ or your Total Wireless Protect optional coverage by calling 1-866-663-3633, visiting a Total Wireless store, or logging in to your totalwireless.com account. CA customers may also email tw-devicesprotection@verizon.com, or write Cooper General Global Services, attention: Device Protection Cancel at 5501 Centrepointe Dr., La Vergne, TN 37086, to cancel their optional coverage. You may cancel at any time and receive a refund and/or credit, if any, of the applicable price within the time frame required by law. The device protection plans are 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.

Provider Information: Property insurance (for loss and theft coverage) is underwritten by American Bankers Insurance Company of Florida (NAIC 10111; Principal Address: P.O. Box 105689, Atlanta, GA 30348-5689; Jurisdiction: Washington, D.C., and all states in the United States; Domicile: FL) in all states. Coverage is provided under a Master Policy issued to Verizon Value, Inc. You will be the Certificate holder under this Insurance Policy for loss and theft coverage benefits. Verizon Value, Inc.: IA License # 3000914782, CA License #0M48654, 9700 NW 112th Ave, Miami, FL 33178; 1-866-663-3633. The Service Contract Obligor (for mechanical and electrical failure and accidental damage coverage) 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 Total Wireless Protect+ 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 CDP20001P-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.

Protection provided by

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Total Wireless Device Protection — Compliance Training



Welcome to the Total Wireless Device Protection Plans - Compliance training!

In this training, you will learn:

- About the nationwide device protection plans available through Total Wireless
- What information you **MUST** disclose to your customer when presenting the Total Wireless Protection offer

At the end of this training, you'll take a quiz to show what you know. Topics include:



Disclaimer




Total Wireless Device Protection Plans Nationwide Program Overview




Coverage Information

 **Deductible/Service Fee**

 **Enrollment and Cancellation**

 **Claims Process**

 **Information to Share with Customers and Wrap-up**

 **Knowledge Check**

 **Completion**

Disclaimer

The information on this training module applies to plan offerings in all states except NY.

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Total Wireless Confidential and Proprietary



READ THE STATEMENT ABOVE BEFORE MOVING ON

Total Wireless Device Protection Plans Nationwide Program Overview



Total Wireless offers 2 device protection plans that may fit each customer's needs and budget to help them make the most of their wireless experience. These are:

1. Total Wireless Protect+ (TWP+)

2. Total Wireless Protect (TWP)

The plans have different benefits and coverage. Take a look at the following table outlining the Total Wireless Protection plans' coverage and benefits:

Plan Coverage	TWP+	TWP
Loss Theft: Customers get a replacement device so they can reconnect quickly.	✓	
Front screen and back glass repairs¹ with Accidental Damage coverage.	✓ (\$0)	✓ (\$29 each)
Quick device replacements under all other Accidental Damage coverage.	✓	✓
Mechanical and Electrical Failure coverage after manufacturer's warranty expires	✓	✓
<p>Premium benefit: Customized Protection for Customers Digital Life</p> <p>Customers get to pick from three Norton® products, and they can change their selection every 30 days. Customers can choose one of the following options:</p> <ul style="list-style-type: none"> • Norton™ 360 Standard (pre-selected* benefit, 1 device): Powerful, layered protection featuring anti-malware, scam protection, secure VPN, password manager, and Dark Web Monitoring. 	✓	

<ul style="list-style-type: none"> • LifeLock™ Standard: Critical identity theft protection with monitoring, alerting, restoration, reimbursement, and live assistance. • Norton™ Family: Help create a safer online experience for children with tools and insights that encourage smart tech use and balanced screen time. <p>*Once customers enroll in TWP+, they'll need to register at totalwireless.assurant.com to access the premium benefit. From there, they can also explore other premium benefits and easily manage their selection.</p>		
<p>Hassle-free Service: 24/7 online claim filing and next-business-day delivery, when available, at no extra cost</p>	✓	✓

Norton and LifeLock products are provided by Gen Digital Inc. Norton and LifeLock trademarks are the property of Gen Digital Inc. or its affiliates. See Norton.com/sysreq for system requirements and compatibility.

MONTHLY COSTS PER DEVICE

Protection Plan:	TWP+	TWP
Monthly Cost Per Device:	\$8	\$5

Things to remember:

- **These programs automatically renew every month until canceled by the customer or us.**
- The monthly costs will be itemized separately on their monthly statement.



COMPLETE THE CONTENT ABOVE BEFORE MOVING ON.

Coverage Information



Covered Equipment

Devices eligible for protection include smartphones, BYOD, and other devices as approved by us.

Coverage Exclusions

Let's take a look at what is not covered by Total Wireless device protection plans.

- 1 Abuse, misuse, or neglect
- 2 Service performed by anyone not authorized by Assurant®
- 3 Intentional or cosmetic damage
- 4 Pre-existing conditions
- 5 Manufacturer's recall
- 6 Certain acts of God
- 7 Consequential damage
- 8 Losses covered under a manufacturer's warranty

For a complete list of exclusions, customers should refer to their coverage documents.



COMPLETE THE CONTENT ABOVE BEFORE MOVING ON.

Deductible/Service Fee



Once a claim is filed and approved, a deductible or service fee will be collected.

- A deductible/service fee (plus applicable taxes) based on the device tier, type of claim, and selected coverage plan will apply for each approved claim.
- Deductibles/Service fees will be collected by credit card, debit card or eCheck, once a claim is approved.
- As the customer's device depreciates, it may be classified under another tier, and their deductible/service fee would adjust accordingly.

Deductible/Service Fee Amount per Approved Claim

		Accidental Damage			
	Loss/Theft	Front Screen and Back Glass Repair ¹		All Other	Mechanical & Electrical Failure
Device Tier*	TWP+	TWP+	TWP	TWP+ and TWP	TWP+ and TWP
Tier 1	\$29	\$0	\$29	\$29	\$0
Tier 2	\$49			\$49	
Tier 3	\$99			\$99	
Tier 4	\$149			\$149	
Tier 5	\$199			\$199	
Tier 6	\$349			\$349	

*BYOD device models not included in the Total Wireless list of approved devices will fall under Tier 5.

¹Available for select smartphones only. Front screen and back glass repairs: When and where repair service is available at an Assurant-Authorized repair center. Some devices are not eligible for back glass repair. When repair service is not available, a replacement is available under Accidental

Damage (All Other) for a \$29 to \$349 service fee, depending on the device tier. See totalwireless.assurant.com for details.

A complete list of eligible devices and corresponding tiers can be found at totalwireless.assurant.com. Be sure to provide this list to customers if requested.

Deductible

The fee paid by the customer applicable to Loss or Theft claims.

Service Fee

The fee paid by the customer applicable to Accidental Damage and Mechanical/Electrical Failure claims.



COMPLETE THE CONTENT ABOVE BEFORE MOVING ON.

Enrollment and Cancellation



How Enrollment and Cancellation Works

Enrollment

- Enrolling in any Total Wireless device protection coverage is optional. Customers are not required to purchase device protection in order to purchase, finance, or activate a device, or obtain wireless services with Total Wireless .

- Customers can enroll in our device protection plans while purchasing, activating, or financing a qualified Total Wireless device at stores or online. Device protection is available to customers on eligible Total Wireless service plans. A sales associate can confirm eligibility. Coverage begins either on the date they enroll their device or the date they activate it, whichever is later. If customers choose to enroll in protection more than 30 days after device activation, or if they're bringing their own device (BYOD), a visual/virtual mechanical inspection may be required. Enrollment and activation are required for coverage.

- Please remind customers to send or receive a call, send a text, or access data on the device (not using Wi-Fi) to verify that their device is active on the Total Wireless network.

Cancellation

- Customers may cancel their optional coverage at any time by
 - Calling 1-866-663-3633,
 - Visiting a Total Wireless store, or
 - Logging in to their totalwireless.com account.
 - CA customers may also email tw-deviceprotection@verizon.com, or write:

Cooper General Global Services
Attention: Device Protection Cancel
5501 CentrepoinTE Dr.
La Vergne, TN, 37086

to cancel their optional coverage.

- Customers may cancel at any time and receive a refund and/or credit, if any, of the applicable price within the time frame required by law.
- The device protection plan is renewed monthly. Coverage must be paid on a monthly basis, or coverage will be canceled in accordance with applicable state law for nonpayment.



We will not cancel device protection coverage for nonpayment without providing the customer with the opportunity to pay within the applicable notice period.



COMPLETE THE CONTENT ABOVE BEFORE MOVING ON.

Claims Process



Filing a Claim

When filing a claim, customers will need to have the following information ready:

- Mobile number, make, model, IMEI, and details about what happened to the damaged or lost device
- Contact info, account PIN, or security question for security purposes (we may ask customers for picture ID in the claims process)
- Payment method for service fee / deductible

- . Shipping information (domestic U.S. only)

How to File a Claim

Filing a Claim is Easy

Step 2

File a Claim

The screenshot displays the Assurant Total Wireless website interface. At the top, the Assurant and Total Wireless logos are visible, along with a navigation menu including Home, Program Info, Service Fee, Coverage Documents, FAQs, and Contact Us. The main heading reads "Device Repair & Replacements Made Easy". Below this, there is a prominent red button labeled "File or Track a Claim" and a link for "Continue filing saved claim". To the right, an image shows a smartphone with a cracked screen. A section titled "What you'll need to file your claim." lists four requirements: Device make/manufacture, model, serial number and IMEI number; Account holder contact information; Details about what happened to your device; and Service Fee. At the bottom left, there is a "Privacy - Terms" link, and at the bottom right, there is a red circular icon with a white document symbol.

- Customers may visit totalwireless.assurant.com 24/7 or call Assurant at 1-833-456-0146.
- Claims must be filed within the time limit indicated in the coverage documents. Also, before filing and returning a claimed device, customers will need to disable all security features to protect their personal data. Apple users must turn off Find My iPhone to disconnect from iCloud.

Step 3

Once Claim is Approved



Once the claim is approved, the individual filing the claim must pay the applicable deductible/service fee with credit card, debit card or eCheck.

Device Lost or Stolen?

If the customer's device is lost or stolen, the customer should call Total Wireless at 1-866-663-3633 to suspend service and prevent unauthorized use.

Claim Limits

Claim limits vary depending on the type of incident and the selected coverage plan, and are subject to any rolling 12-month period starting on the date of the first repair or replacement.

Type of Incident	TWP+	TWP
Loss / Theft	2	N/A
Accidental Damage - front screen and back glass repairs (eligible devices)	2	2
All Other Accidental Damage	2	2
Mechanical or Electrical Failure	Unlimited	Unlimited

Remember:

- **The maximum coverage per approved claim** will be the lesser of the replacement device or the purchase price of the claimed device, minus the deductible/service fee.

About the Repaired or Replacement Device

When customers file a claim, depending on the plan they're enrolled in, we'll present repair or replacement options, which may include service at an Assurant-authorized center, advance exchange by mail, or in-person repair.

If the claim is authorized for replacement: —

- It'll be 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.
- It'll be shipped next business day, when available, at no additional cost, once the claim is approved.

If the claim is authorized for repair: —

- Customer will receive a notification with repair location information to have their device repaired.
- Replacement parts used for repairs will come from our authorized servicer's inventory. This may include reconditioned or new parts or like kind and quality to the original device parts.

Shipping —

Once the customer's claim is approved by Assurant[®], the replacement device will be shipped via next-business-day delivery, when available, at no additional cost.

Returning the Damaged Device —

- In the event of accidental damage or mechanical/electrical failure, the customer **must return the damaged or malfunctioning device within 10 days of receipt** of their replacement device.
- If the customer does not return the device within 10 days of receipt, the customer will be charged an unrecovered equipment fee for the retail price of the replacement device plus applicable shipping costs.
- The customer will receive instructions on how to return the damaged device, as well as prepaid shipping materials.






COMPLETE THE CONTENT ABOVE BEFORE MOVING ON.

Information to Share with Customers and Wrap-up



Plan Brochure

 Coverage for cracks, spills, even loss and theft, based on your plan. Plus, the freedom to choose your premium benefit with TWP+.

Choose the plan that fits your life

Plan coverage	Total Wireless Protect+ (TWP+) all-in-one device & data protection	Total Wireless Protect (TWP)
Loss and theft: Get a replacement device so you can reconnect quickly!	●	
Premium benefit: Customize your protection for your digital life Pick the product that fits your needs, and even switch it up every 30 days. You can choose one of the following options: <ul style="list-style-type: none"> • Norton™ 360 Standard (pre-selected; *1 device): Powerful, layered protection featuring anti-malware, scam protection, secure VPN, password manager, and Dark Web Monitoring. • LifeLock™ Standard: Critical identity theft protection with monitoring, alerting, restoration, reimbursement, and live assistance. • Norton™ Family: Help create a safer online experience for children with tools and insights that encourage smart tech use and balanced screen time. <small>*Once you sign up for TWP+, you'll need to register at totalwireless.assurant.com to access your premium benefit. From there, you can also explore other premium benefits and easily manage your selection.</small>	●	
Front screen and back glass repairs¹ with accidental damage coverage (available for select smartphones only).	(\$0)	(\$29 each)
Quick device replacements under all other accidental damage coverage.	●	●
Mechanical and electrical failure coverage after manufacturer's warranty expires.	●	●
Hassle-free service: 24/7 online claim filing and next-business-day delivery, when available, at no extra cost.	●	●
Monthly cost per device	\$8	\$5

These programs automatically renew every month until canceled by you or us. Your monthly costs will be itemized separately on your monthly statement.

¹ When and where repair service is available at an Assurant-authorized repair center. Some devices are not eligible for back glass repair. When repair service is not available, a replacement is available under Accidental Damage (All Other) for a \$29 to \$349 service fee, depending on your device tier. See totalwireless.assurant.com for details.


Enroll today — it's easy and totally worth it

You can enroll in our device protection plans while purchasing, activating, or financing a qualified Total Wireless device at stores or online. Coverage begins either on the date you enroll your device or the date you activate your device, whichever is later. If you choose to enroll in protection more than 30 days after activation or if you're bringing your own device (BYOD), a visual/virtual mechanical inspection may be required. Please remember to send or receive a call, send a text, or access data on the device (not using Wi-Fi) to verify that your device is active on the Total Wireless network. Enrollment is optional, may be canceled at any time, and isn't required to purchase, finance, or activate a device or obtain wireless services from Total Wireless. Device protection is available to customers on eligible Total Wireless service plans. A sales associate can confirm your eligibility. Devices eligible for protection include smartphones, BYOD, and other devices, as approved by us.

Peace of mind starts here.

From everyday accidents to digital threats, we've got you covered.

The information in this document applies to plan offerings in all states except NY.



Always provide a copy of the brochure to the customer, whether it's a downloadable version, printed, or printed on demand.

Total Wireless Device Protection Brochure

- Everything you need to share with your customer about Total Wireless device protection plans is included in the plan brochure.
- You **MUST** provide a copy of the brochure to the customer, whether it's a downloadable version, printed, or printed on

demand.

- The brochure is a brief description of the Coverages and Exclusions that apply to Total Wireless device protection plans.
- A Welcome Kit (which includes the customer's state-specific coverage document) with complete details regarding coverages, exclusions, limits and deductibles/service fees will be delivered by Assurant to the customer, once they enroll in the plan.
- Coverage documents will be delivered in English. The other languages in the advertisement material are for informational purposes only and may differ from coverage documents due to linguistic differences. The English-language documents contain the official terms of the policy and will take precedence in the event of a dispute.

Total Wireless receives compensation for services performed in connection with this plan.

Total Wireless Device Protection Plans Provider Information

Provider Information: Property insurance (for loss and theft coverage) is underwritten by American Bankers Insurance Company of Florida (NAIC 10111; Principal Address: P.O. Box 105689, Atlanta, GA 30348-

5689; Jurisdiction: Washington, D.C., and all states in the United States; Domicile: FL) in all states. Coverage is provided under a Master Policy issued to Verizon Value, Inc. You will be the Certificate holder under this Insurance Policy for loss and theft coverage benefits.

Verizon Value, Inc.: IA License # 3000914782, CA License #0M48654, 9700 NW 112th Ave, Miami, FL 33178; 1-866-663-3633. The Service Contract Obligor (for mechanical and electrical failure and accidental damage coverage) 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. 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 CDP20001P-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.

Do's and Don'ts

In addition to all of the information you've learned about Total Wireless device protection plans, because these plans are a highly regulated offering, make sure that you:

DO:

- . Give every eligible customer the opportunity to enroll in Total Wireless Protection
- . Explain the value of Total Wireless Protection
- . Provide all the required disclosures
- . Provide the customer with a copy of the Total Wireless Protection program brochure

DON'T:

- . Represent yourself as a licensed agent
- . Misrepresent or make false statements about Total Wireless device protection plans
- . Sign or allow anyone else to sign any documents related to Total Wireless device protection plans (other than the customer)

Insurance Regulations Final Reminders

- 1 Remember that you are not a licensed insurance producer and are not qualified or authorized to assess the adequacy of the customer's existing coverages.
- 2 This program may duplicate other coverages a customer may have, such as homeowner's or renter's insurance. Total Wireless device protection coverage is primary to any such other coverage.
- 3 The purchase of a device protection plan is optional and not required to purchase, finance, or activate the customer's device.



COMPLETE THE CONTENT ABOVE BEFORE MOVING ON.

Knowledge Check

Time to check what you know about Total Wireless device protection plans

The knowledge check contains a total of 5 questions. You must receive a score of at least 80% to pass the course.

If you don't pass, you'll have an opportunity to try again.

Please follow the directions for each question and press submit after selecting your response(s).

Question

01/05

What is correct about Total Wireless device protection plans?

- Are required to purchase a Total Wireless device and obtain wireless services
- Are an optional program
- Are the same as the manufacturer's warranty
- Cannot be canceled at any time

Question

02/05

TWP+ provides coverage in the event of (check all that apply):

Loss

Theft

Accidental Damage

Mechanical/Electrical failure after the manufacturer's warranty period has expired

Front Screen/ Back Glass repairs

Question

03/05

The deductible/service fee collected at time of claim approval may vary according to: (check all that apply)

- The selected plan

- The claim type (e.g. loss, theft, accidental damage, mechanical/electrical failure, etc.)

- The time of day the claim is filed

- The tier of the claimed device

- How long the customer has been enrolled in Total Wireless protection plans

Question

04/05

In the event of accidental damage or mechanical/electrical failure, the customer must return the damaged or malfunctioning device **within 10 days** of receipt of the replacement device. Otherwise, the customer will be charged an unrecovered equipment fee as indicated in the coverage documents.

TRUE

FALSE

Question

05/05

In the event a claim is approved for replacement, the customer will receive:

- A brand new upgraded device
- A reconditioned device of like kind and quality. If one is not available, they will receive a new device of like kind and quality.
- A brand new device of their choosing.

Completion



Thank you!

Training Complete

You can close this course to complete your training.

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Total Wireless Confidential and Proprietary

Total Wireless Device Protection — Compliance Training



Welcome to the Total Wireless Device Protection Plans - Compliance training!

In this training, you will learn:

- About the nationwide device protection plans available through Total Wireless
- What information you **MUST** disclose to your customer when presenting the Total Wireless Protection offer

At the end of this training, you'll take a quiz to show what you know. Topics include:



Disclaimer




Total Wireless Device Protection Plans Nationwide Program Overview




Coverage Information

 **Deductible/Service Fee**

 **Enrollment and Cancellation**

 **Claims Process**

 **Information to Share with Customers and Wrap-up**

 **Knowledge Check**

 **Completion**

Disclaimer

The information on this training module applies to plan offerings in all states except NY.

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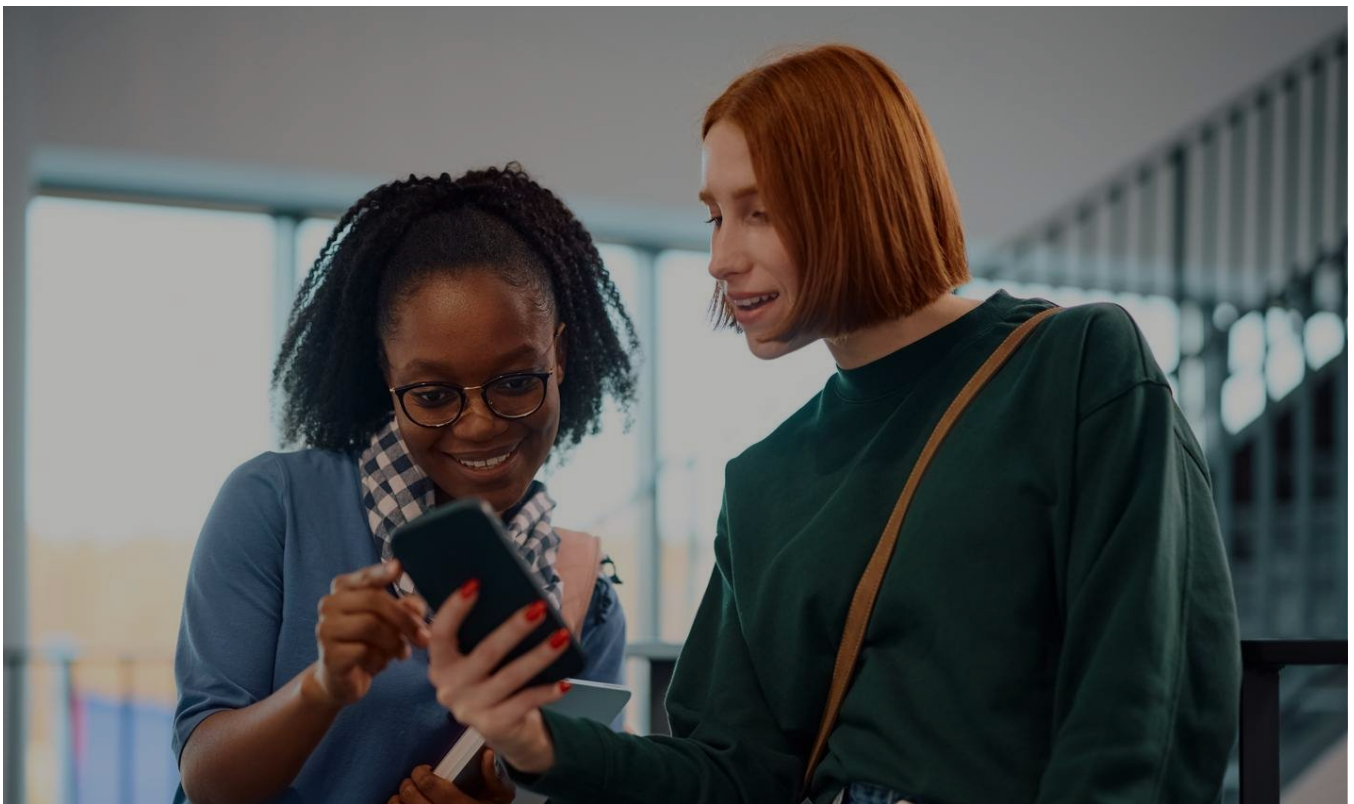
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Total Wireless Device Protection Plans Nationwide Program Overview



Total Wireless offers 2 device protection plans that may fit each customer's needs and budget to help them make the most of their wireless experience. These are:

1. Total Wireless Protect+ (TWP+)

2. Total Wireless Protect (TWP)

The plans have different benefits and coverage. Take a look at the following table outlining the Total Wireless Protection plans' coverage and benefits:

Plan Coverage	TWP+	TWP
Loss Theft: Customers get a replacement device so they can reconnect quickly.	✓	
Front screen and back glass repairs¹ with Accidental Damage coverage.	✓ (\$0)	✓ (\$29 each)
Quick device replacements under all other Accidental Damage coverage.	✓	✓
Mechanical and Electrical Failure coverage after manufacturer's warranty expires	✓	✓
<p>Premium benefit: Customized Protection for Customers Digital Life</p> <p>Customers get to pick from three Norton® products, and they can change their selection every 30 days. Choose from:</p> <ul style="list-style-type: none"> • Norton™ 360 Standard (pre-selected* benefit, 1 device): Powerful, layered protection featuring anti-malware, scam protection, secure VPN, password manager, and Dark Web Monitoring. 	✓	

<ul style="list-style-type: none"> • LifeLock™ Standard: Critical identity theft protection with monitoring, alerting, restoration, reimbursement, and live assistance. • Norton™ Family: Help create a safer online experience for children with tools and insights that encourage smart tech use and balanced screen time. <p>*Once customers enroll in TWP+, they'll need to register at totalwireless.assurant.com to access the premium benefit. From there, they can also explore other premium benefits and easily manage their selection.</p>		
<p>Total Wireless Protect+ app: Exclusively for TWP+, customers can easily manage their Norton® benefit, file and track claims via the plan's app once they enroll. Help them download the app when they enroll, for a better experience</p>	✓	
<p>Hassle-free Service 24/7: Online claim filing and next-business-day delivery, when available, at no extra cost</p>	✓	✓

Norton and LifeLock products are provided by Gen Digital Inc. Norton and LifeLock trademarks are the property of Gen Digital Inc. or its affiliates. See Norton.com/sysreq for system requirements and compatibility.

MONTHLY COSTS PER DEVICE

Protection Plan:	TWP+	TWP
Monthly Cost Per Device: (plus tax if applicable)	\$8	\$5

Things to remember:

- **These programs automatically renew every month until canceled by the customer or us.**
- The monthly costs will be itemized separately on their monthly statement.



COMPLETE THE CONTENT ABOVE BEFORE MOVING ON.

Coverage Information



Covered Equipment

Devices eligible for protection include smartphones, BYOD, and other devices as approved by us.

Coverage Exclusions

Let's take a look at what is not covered by Total Wireless device protection plans.

- 1 Abuse, misuse, or neglect
- 2 Service performed by anyone not authorized by Assurant®
- 3 Intentional or cosmetic damage
- 4 Pre-existing conditions
- 5 Manufacturer's recall
- 6 Certain acts of God
- 7 Consequential damage
- 8 Losses covered under a manufacturer's warranty

For a complete list of exclusions, customers should refer to their coverage documents.



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Deductible/Service Fee



Once a claim is filed and approved, a deductible or service fee will be collected.

- A deductible/service fee (plus applicable taxes) based on the device tier, type of claim, and selected coverage plan will apply for each approved claim.
- Deductibles/Service fees will be collected by credit card, debit card or eCheck, once a claim is approved.
- As the customer's device depreciates, it may be classified under another tier, and their deductible/service fee would adjust accordingly.

Deductible/Service Fee Amount per Approved Claim

		Accidental Damage			
	Loss/Theft	Front Screen and Back Glass Repair ¹		All Other	Mechanical & Electrical Failure
Device Tier*	TWP+	TWP+	TWP	TWP+ and TWP	TWP+ and TWP
Tier 1	\$29	\$0	\$29	\$29	\$0
Tier 2	\$49			\$49	
Tier 3	\$99			\$99	
Tier 4	\$149			\$149	
Tier 5	\$199			\$199	
Tier 6	\$349			\$349	

*BYOD device models not included in the Total Wireless list of approved devices will fall under Tier 5.

¹Available for select smartphones only. Front screen and back glass repairs: When and where repair service is available at an Assurant-Authorized repair center. Some devices are not eligible for back glass repair (e.g., iPhone 12, Samsung Flip, and Motorola RAZR). When repair service is not available, a

replacement is available under Accidental Damage (All Other) for a \$29 to \$349 service fee, depending on the device tier. See totalwireless.assurant.com for details.

A complete list of eligible devices and corresponding tiers can be found at totalwireless.assurant.com. Be sure to provide this list to customers if requested.

Deductible

The fee paid by the customer applicable to Loss or Theft claims.

Service Fee

The fee paid by the customer applicable to Accidental Damage and Mechanical/Electrical Failure.



COMPLETE THE CONTENT ABOVE BEFORE MOVING ON.

Enrollment and Cancellation



How Enrollment and Cancellation Works

Enrollment

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- Please remind customers to send or receive a call, send a text, or access data on the device (not using Wi-Fi) to verify that their device is active on the Total Wireless network.

Cancellation

- Customers may cancel their optional coverage at any time by
 - Calling 1-866-663-3633,
 - Visiting a Total Wireless store, or
 - Logging in to their totalwireless.com account.
 - CA customers may also email tw-deviceprotection@verizon.com, or write:

Cooper General Global Services
Attention: Device Protection Cancel
5501 CentrepoinTE Dr.
La Vergne, TN, 37086

to cancel their optional coverage.

- Customers may cancel at any time and receive a refund and/or credit, if any, of the applicable price within the time frame required by law.
- The device protection plan is renewed monthly. Coverage must be paid on a monthly basis, or coverage will be canceled in accordance with applicable state law for nonpayment.



We will not cancel device protection coverage for nonpayment without providing the customer with the opportunity to pay within the applicable notice period.



COMPLETE THE CONTENT ABOVE BEFORE MOVING ON.

Claims Process



Filing a Claim

When filing a claim, customers will need to have the following information ready:

- Mobile number, make, model, IMEI, and details about what happened to the damaged or lost device
- Contact info, account PIN, or security question for security purposes (we may ask customers for picture ID in the claims process)
- Payment method for service fee / deductible

- . Shipping information (domestic U.S. only)

How to File a Claim

Filing a Claim is Easy

Step 2

File a Claim

The screenshot displays the Assurant Total Wireless website interface. At the top, the Assurant and Total Wireless logos are visible, along with a navigation menu including Home, Program Info, Service Fee, Coverage Documents, FAQs, and Contact Us. The main heading reads "Device Repair & Replacements Made Easy". Below this, there is a prominent red button labeled "File or Track a Claim" and a link for "Continue filing saved claim". To the right, an image shows a smartphone with a cracked screen. A section titled "What you'll need to file your claim." lists four requirements: Device make/manufacture, model, serial number and IMEI number; Account holder contact information; Details about what happened to your device; and Service Fee. At the bottom left, there is a "Privacy - Terms" link, and at the bottom right, there is a red circular icon with a white document symbol.

- Customers may visit totalwireless.assurant.com 24/7 or call Assurant at 1-833-456-0146.
- Claims must be filed within the time limit indicated in the coverage documents. Also, before filing and returning a claimed device, customers will need to disable all security features to protect their personal data. Apple users must turn off Find My iPhone to disconnect from iCloud.

Step 3

Once Claim is Approved



Once the claim is approved, the individual filing the claim must pay the applicable deductible/service fee with credit card, debit card or eCheck.

Device Lost or Stolen?

If the customer's device is lost or stolen, the customer should call Total Wireless at 1-866-663-3633 to suspend service and prevent unauthorized use.

Claim Limits

Claim limits vary depending on the type of incident and the selected coverage plan, and are subject to any rolling 12-month period starting on the date of the first repair or replacement.

Type of Incident	TWP+	TWP
Loss / Theft	2	N/A
Accidental Damage - front screen and back glass repairs (eligible devices)	2	2
All Other Accidental Damage	2	2
Mechanical or Electrical Failure	Unlimited	Unlimited

Remember:

- **The maximum coverage per approved claim** will be the lesser of the replacement device or the purchase price of the claimed device, minus the deductible/service fee.

About the Repaired or Replacement Device

When customers file a claim, depending on the plan they're enrolled in, we'll present repair or replacement options, which may include service at an Assurant-authorized center, advance exchange by mail, or in-person repair.

If the claim is authorized for replacement: —

- It'll be 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.
- It'll be shipped next business day, when available, at no additional cost, once the claim is approved.

If the claim is authorized for repair: —

- Customer will receive a notification with repair location information to have their device repaired.
- Replacement parts used for repairs will come from our authorized servicer's inventory. This may include reconditioned or new parts or like kind and quality to the original device parts.

Shipping —

Once the customer's claim is approved by Assurant[®], the replacement device will be shipped via next-business-day delivery, when available, at no additional cost.

Returning the Damaged Device —

- In the event of accidental damage or mechanical/electrical failure, the customer **must return the damaged or malfunctioning device within 10 days of receipt** of their replacement device.
- If the customer does not return the device within 10 days of receipt, the customer will be charged an unrecovered equipment fee for the retail price of the replacement device plus applicable shipping costs.
- The customer will receive instructions on how to return the damaged device, as well as prepaid shipping materials.






COMPLETE THE CONTENT ABOVE BEFORE MOVING ON.

Information to Share with Customers and Wrap-up



Plan Brochure


 **Coverage for cracks, spills, even loss and theft, based on your plan. Plus, the freedom to choose your premium benefit with TWP+.**

Total Wireless Protection

Peace of mind starts here.

From everyday accidents to digital threats, we've got you covered.

The information in this document applies to plan offerings in all states except NY.



Choose the plan that fits your life


Plan coverage	Total Wireless Protect+ (TWP+) all-in-one device & data protection	Total Wireless Protect (TWP)
Loss and theft: Get a replacement device so you can reconnect quickly!	•	
Premium benefit: Customize your protection for your digital life Pick the product that fits your needs, and even switch it up every 30 days. You can choose from: <ul style="list-style-type: none"> • Norton™ 360 Standard (pre-selected;¹ 1 device): Powerful, layered protection featuring anti-malware, scam protection, secure VPN, password manager, and Dark Web Monitoring. • LifeLock™ Standard: Critical identity theft protection with monitoring, alerting, restoration, reimbursement, and live assistance. • Norton™ Family: Help create a safer online experience for children with tools and insights that encourage smart tech use and balanced screen time. 	•	
<small>*Once you sign up for TWP+, you'll need to register at totalwireless.assurant.com to access your premium benefit. From there, you can also explore other premium benefits and easily manage your selection.</small>		
Total Wireless Protect+ app: Exclusively for TWP+, manage your premium benefit selection and file and track claims — all from your fingertips.	•	
Front screen and back glass repairs² with accidental damage coverage (available for select smartphones only).	(\$0)	(\$29 each)
Quick device replacements under all other accidental damage coverage.	•	•
Mechanical and electrical failure coverage after manufacturer's warranty expires.	•	•
Hassle-free service 24/7: Online claim filing and next-business-day delivery, when available, at no extra cost.	•	•
Monthly cost per device (plus tax if applicable)	\$8	\$5

These programs automatically renew every month until canceled by you or us. Your monthly costs will be itemized separately on your monthly statement.

¹ TWP+ customers can download the app and register. Availability and features may vary by device and operating system. Data charges may apply.
² When and where repair service is available at an Assurant-authorized repair center. Some devices are not eligible for back glass repair (e.g., iPhone 12, Samsung Flip, and Motorola RAZR). When repair service is not available, a replacement is available under Accidental Damage (All Other) for a \$29 to \$349 service fee, depending on your device tier. See totalwireless.assurant.com for details.

Enroll today — it's easy and totally worth it

You can enroll in our device protection plans while purchasing, activating, or financing a qualified Total Wireless device at stores or online. Coverage begins either on the date you enroll your device or the date you activate your device, whichever is later. If you choose to enroll in protection more than 30 days after activation or if you're bringing your own device (BYOD), a visual/virtual mechanical inspection may be required. Please remember to send or receive a call, send a text, or access data on the device (not using Wi-Fi) to verify that your device is active on the Total Wireless network. Enrollment is optional, may be canceled at any time, and isn't required to purchase, finance, or activate a device or obtain wireless service from Total Wireless. Devices eligible for protection include smartphones, BYOD, and other devices, as approved by us.



Scan the QR code to download the Total Wireless Protect+ app.

Always provide a copy of the brochure to the customer, whether it's a downloadable version, printed, or printed on demand.

Total Wireless Device Protection Brochure

- Everything you need to share with your customer about Total Wireless device protection plans is included in the plan brochure.
- You **MUST** provide a copy of the brochure to the customer, whether it's a downloadable version, printed, or printed on

demand.

- . The brochure is a brief description of the Coverages and Exclusions that apply to Total Wireless device protection plans.
- . A Welcome Kit (which includes the customer's state-specific coverage document) with complete details regarding coverages, exclusions, limits and deductibles/service fees will be delivered by Assurant to the customer, once they enroll in the plan.
- . Coverage documents will be delivered in English. The other languages in the advertisement material are for informational purposes only and may differ from coverage documents due to linguistic differences. The English-language documents contain the official terms of the policy and will take precedence in the event of a dispute.

Total Wireless receives compensation for services performed in connection with this plan.

Total Wireless Device Protection Plans Provider Information

Provider Information: Property insurance (for loss and theft coverage) is underwritten by American Bankers Insurance Company of Florida (NAIC 10111; Principal Address: P.O. Box 105689, Atlanta, GA 30348-

5689; Jurisdiction: Washington, D.C., and all states in the United States; Domicile: FL) in all states. Coverage is provided under a Master Policy issued to Verizon Value, Inc. You will be the Certificate holder under this Insurance Policy for loss and theft coverage benefits. Verizon Value, Inc.: IA License # 3000914782, CA License #0M48654, 9700 NW 112th Ave, Miami, FL 33178; 1-866-663-3633. The Service Contract Obligor (for mechanical and electrical failure and accidental damage coverage) 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 Total Wireless Protect+ 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 CDP20001P-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.

Do's and Don'ts

In addition to all of the information you've learned about Total Wireless device protection plans, because these plans are a

highly regulated offering, make sure that you:

DO:

- . Give every eligible customer the opportunity to enroll in Total Wireless Protection
- . Explain the value of Total Wireless Protection
- . Provide all the required disclosures
- . Provide the customer with a copy of the Total Wireless Protection program brochure

DON'T:

- . Represent yourself as a licensed agent
- . Misrepresent or make false statements about Total Wireless device protection plans
- . Sign or allow anyone else to sign any documents related to Total Wireless device protection plans (other than the customer)

Insurance Regulations Final Reminders

- 1 Remember that you are not a licensed insurance producer and are not qualified or authorized to assess the adequacy of the customer's existing coverages.
- 2 This program may duplicate other coverages a customer may have, such as homeowner's or renter's insurance. Total Wireless device protection coverage is primary to any such other coverage.
- 3 The purchase of a device protection plan is optional and not required to purchase, finance, or activate the customer's device.



COMPLETE THE CONTENT ABOVE BEFORE MOVING ON.

Knowledge Check

Time to check what you know about Total Wireless device protection plans

The knowledge check contains a total of 5 questions. You must receive a score of at least 80% to pass the course.

If you don't pass, you'll have an opportunity to try again.

Please follow the directions for each question and press submit after selecting your response(s).

Question

01/05

What is correct about Total Wireless device protection plans?

- Are required to purchase a Total Wireless device and obtain wireless services
- Are an optional program
- Are the same as the manufacturer's warranty
- Cannot be canceled at any time

Question

02/05

TWP+ provides coverage in the event of (check all that apply):

Loss

Theft

Accidental Damage

Mechanical/Electrical failure after the manufacturer's warranty period has expired

Front Screen/ Back Glass repairs

Question

03/05

The deductible/service fee collected at time of claim approval may vary according to: (check all that apply)

- The selected plan

- The claim type (e.g. loss, theft, accidental damage, mechanical/electrical failure, etc.)

- The time of day the claim is filed

- The tier of the claimed device

- How long the customer has been enrolled in Total Wireless protection plans

Question

04/05

In the event of accidental damage or mechanical/electrical failure, the customer must return the damaged or malfunctioning device **within 10 days** of receipt of the replacement device. Otherwise, the customer will be charged an unrecovered equipment fee as indicated in the coverage documents.

TRUE

FALSE

Question

05/05

In the event a claim is approved for replacement, the customer will receive:

- A brand new upgraded device

- A reconditioned device of like kind and quality. If one is not available, they will receive a new device of like kind and quality.

- A brand new device of their choosing.

Completion



Thank you!

Training Complete

You can close this course to complete your training.

FOR INTERNAL USE ONLY NOT FOR CUSTOMER DISTRIBUTION

Total Wireless Confidential and Proprietary

SERFF Tracking #:

ASPX-134884401

State Tracking #:

Company Tracking #:

SF_66641_CDP2_MD_AI_32669

State:

Maryland

Filing Company:

American Bankers Insurance Company of Florida

TOI/Sub-TOI:

09.0 Inland Marine/09.0007 Communication Equipment (Cellular Telephones)

Product Name:

Communication Device Protector 2 (CDP2)

Project Name/Number:

Total Wireless Brochure and PEI Filing/SF_66641

Supporting Document Schedules

Bypassed - Item:	Filing Fee Exemption Form
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Commercial Guide
Comments:	Reviewed.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	P&C Third Party Filing Authorization
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Filing Letter
Comments:	
Attachment(s):	GENFL_032026.pdf
Item Status:	
Status Date:	



ASSURANT®

March 20, 2026

Maryland Department of Insurance
200 St. Paul St, Suite 2700
Baltimore, MD 21202-2272

RE: AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
NAIC # 019-10111 FEIN # 59-0593886
LOB: Commercial Inland Marine
Company Filing #: SF_66641_CDP2_MD_AI_32669

BROCHURE AND PEI TRAINING MATERIAL (for approval)

- MS63694-0326 – Brochure

(Replaces MS37819-0126 approved on 01/29/2026 under SERFF Tracking # ASPX-134794108)

- A016096 – PEI Training Module

(Replaces A016027 approved on 01/29/2026 under SERFF Tracking # ASPX-134794108)

Dear Analyst:

At this time American Bankers Insurance Company of Florida is submitting the above-mentioned Brochure and Training material for your review and approval. The Brochure and PEI Training material is for use with our Connected Device Insurance Protection program, which was approved by your department on November 16, 2020, under SERFF Filing ID ASPX-132571272.

Our requested effective date is April 20, 2026.

Thank you for your time and attention to this matter. Should you have any questions or concerns, please feel free to contact me at (800) 852-2244, ext. 4012268 or via email at Nicole.Bryant@assurant.com.

Sincerely,

Nicole Bryant

Nicole Bryant
Product Compliance Analyst
American Bankers Insurance Company of Florida