

# Device Care Complete

Sometimes the unexpected happens. Get peace of mind with a Device Care Complete plan.

## With Device Care Complete, your device is protected in the event of:

- Defects (after the one-year manufacturer warranty expires)
- Physical damage i.e. cracked screen
- Electronic damage
- Liquid damage
- Loss or theft
- Normal wear and tear

## Other benefits included:

- Expert tech help
- Unlimited photo storage and video backup (up to 20GB per file)
- Step-by-step device setup

We may make available to you other limited benefits or services related to your Covered Property where available. These may include technical support and photo and video storage.

## When to enrol:

You can enrol at the time of activation or upgrade of your device. You can also enrol within 60 days of activation or upgrade by visiting any TELUS/Koodo store for a visual inspection of your device. Previously damaged or defective devices are not eligible for coverage.

To complete your enrolment and for coverage to take effect, a successful phone call must be completed to or from the covered phone.

## Monthly Premium:

\$15/mo.

## Deductible:

From \$35 to \$800 per replacement.

Maximum of two (2) claims (excluding cracked screen repairs) per consecutive 12-month period. \$3,500 maximum value per claim.

Please see other side for deductible table.

## To make a claim:

### Step 1 (if your device has been lost or stolen)

TELUS customers call **866-771-9666** / Koodo customers call **647-788-4337** to suspend your service and protect yourself against unauthorized use of your account.

### Step 2

Submit a claim online at [phoneclaim.com](http://phoneclaim.com) or call Asurion Customer Service (TELUS customers call **866-281-4537** / Koodo customers call **844-574-1839**) within 60 days to file a claim. The deductible will be collected at the time of claim and billed to the credit card provided.

### Step 3

We may repair or replace your Covered Property in the event the Covered Property experiences a Covered Cause of Loss. If we determine that we cannot repair your covered device, we may replace it with a replacement device. Non-original manufacturer's parts may be used for repair of the covered device if the manufacturer's parts are unavailable.

You are responsible for backing up all software and data prior to commencement of any repairs or replacement. We are not responsible for any lost data, including documents, databases, messages, licences, contacts, passwords, books/magazines, games, photos, videos, music or other nonstandard software or data on your Covered Property.

## For more information:

Speak to an in-store representative, visit [phoneclaim.com](http://phoneclaim.com) or call:

TELUS customers: **866-771-9666**

Koodo customers: **647-788-4337**

Issues Repairable by Device Type*	Android® (Samsung®, LG®, Google®, Huawei®)	Apple® (iPhone®)
Cracked Front Glass	✓	✓
Cracked Back Glass	✓	✗
Front Camera	✓	✗
Back Camera	✓	✓
Charging Port	✓	✓
Ear Speaker	✓	✗
Headphone Port	✓	✓
Loudspeaker	✓	✓
Microphone	✓	✓
Buttons (power, side/volume)	✓	✓
Battery (not charging/not holding a charge)	✓	✓
Display/LCD (lines, non-responsive)	✓	✓
Home Button	✓	✗

\*As soon as same-day repair may be available for eligible devices in select areas. Same day repair option depends upon claim approval time, parts availability, and technician availability. Repairs may use new or refurbished parts and may contain original or non-original manufacturer parts, and may void the manufacturer warranty. Newly-launched device models may not be eligible for repair. To determine if your device is eligible for repair, you will need to begin a service request.

## Device Care Complete Program Details

(underwritten by Liberty Mutual Insurance Company, 181 Bay St. Suite 1000, Toronto, ON M5J 2T3)

Your device comes with a 12-month limited manufacturer's warranty for defects. Device Care Complete is an optional insurance program (the "Program") that covers lost, stolen and accidental damage incidents, as well as post-warranty defects. This brochure provides a summary of the applicable terms. Device Care Complete is underwritten by the Canadian branch of Liberty Mutual Insurance Company (in Quebec #2000472276, [www.lautorite.qc.ca/en/general-public](http://www.lautorite.qc.ca/en/general-public)) and administered by Asurion. In Quebec, the Distributor is Telus Corporation including Koodo, a brand operated by Telus Corporation. The insurance certificate is available at [www.libertymutualcanada.com/teluskoodo](http://www.libertymutualcanada.com/teluskoodo).

### Insured

Customers on file with the Authorized Agent who have subscribed for the Program. Insured mailing address: On file with Authorized Agent.

### What is Covered

Covered Causes of Loss under the Policy are mechanical or electrical breakdown of the covered product (after the one-year manufacturer warranty expires), or your covered product being lost, stolen or directly damaged (including by liquids), except as otherwise limited or excluded elsewhere in the Policy.

### When Coverage under Policy is Effective

Coverage under the Policy becomes effective as of the day you request enrolment.

### Premium

The monthly premium for the covered device shall be \$15.

### Authorized Agent

Name: In Manitoba and Saskatchewan: Asurion Insurance Services Canada Corporation

In Quebec: Asurion Canada Services Corporation

Address: 11 Ocean Limited Way, Moncton, NB, E1C 0H1 Canada

### Term

In exchange for premium paid, coverage under the Program is provided on a month-to-month basis until terminated by the Insured, Telus Corporation, or Liberty Mutual Insurance Company.

### Limits of Insurance

Maximum of two (2) claims (excluding cracked screen repairs) per consecutive 12-month period. The replacement device value maximum is \$3,500 per claim. Once two (2) claims have been made, coverage will cease.

### Deductible

The deductible is determined by device tier and type of fulfillment being provided. Refer to previous page or [phoneclaim.com](http://phoneclaim.com) for the current deductible for your device.

You must pay a non-refundable deductible for each approved repair or replacement before your claim can be completed, and it does not reduce the Limit of Insurance. Only the Insured may pay the deductible. The deductible amount is based on the device tier of the claimed covered property, as shown in the deductible schedule. See [phoneclaim.com](http://phoneclaim.com) for the specific deductible for your device.

Equipment category	Deductibles applicable to each replacement claim – beyond a battery replacement	Deductibles applicable to each repair claim – beyond a cracked screen repair	Deductibles applicable to each cracked screen repair	Deductibles applicable to each battery replacement
Tier 1	\$35.00	Not Available	Not Available	\$0.00
Tier 2	\$125.00	\$60.00	\$39.00	\$0.00
Tier 3	\$165.00	\$100.00	\$39.00	\$0.00
Tier 4	\$250.00	\$125.00	\$39.00	\$0.00
Tier 5	\$315.00	\$160.00	\$39.00	\$0.00
Tier 6	\$450.00	\$225.00	\$39.00	\$0.00
Tier 7	\$800.00	\$400.00	\$39.00	\$0.00

## Covered Product

The covered product includes the wireless device, one standard battery, if part of the covered loss, and one Subscriber Identification Module (SIM) card, if attached to the wireless device at time of loss if lost or stolen.

### Welcome Kit and Filing a Claim

1. Welcome kit including the terms and conditions will be provided to you either by email or letter.
2. To make a claim, TELUS customers call **866-281-4537** / Koodo customers call **844-574-1839**, or visit [phoneclaim.com](http://phoneclaim.com) within 60 days of the Covered Cause of Loss. Once a claim is approved, the Insured will receive the replacement by mail within 1 to 10 business days. If the Insured chooses to have the replacement device delivered on a Saturday, there is an additional \$20 shipping fee. If the replacement device is shipped outside of Canada, there is an additional \$30 shipping fee.

### Non-Return Fee

If you receive a replacement device and your original covered device is damaged, malfunctioned, or is lost and later found, you must return it to us using the return envelope provided. A non-return fee of up to \$1,500 may be charged for failure to return the original covered device.

### Material Change and/or Termination

In the event of any material change in the coverage terms, monthly premium or deductible, or in the event of termination of the Program, you will be provided at least fifteen (15) days advance written notice of such changes and/or termination (thirty (30) days in the province of Quebec).

### What is Not Covered

We will not cover loss or damage caused directly or indirectly by any of the exclusions listed in the Policy. The insurance coverage contains limitations and exclusions, including: loss or damage caused by governmental authority; nuclear hazard; war; delay or loss of use; dishonest or criminal acts; obsolescence; recall or design defect; cosmetic damage that does not affect the manufacturer's intended use of the product; covered under warranty; late claims; programming; repair work; virus; voluntary parting; intentional loss or damage; pollution; fees or charges; failure to mitigate; and vermin.

### Other Material Disclosures

This brochure contains a summary of information regarding the insurance coverage provided under the Program. PLEASE READ THE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED. To obtain the most up-to-date coverage information and a complete Insurance Policy, visit [phoneclaim.com](http://phoneclaim.com).

You are not required to purchase insurance to activate wireless services. Any questions regarding the Program should be directed to Asurion Customer Service (TELUS customers call **866-281-4537** / Koodo customers call **844-574-1839**).

The Program automatically renews month-to-month. TELUS customers may cancel at any time by calling **866-281-4537**; Koodo customers may cancel at any time by calling **844-574-1839**. Any unearned premium will be refunded in accordance with applicable law. **For customers in Quebec, you may rescind the Insurance Policy, without penalty, within ten (10) days of your enrolment by calling Telus at 866-281-4537 or Koodo at 844-574-1839.**

TELUS customers call **866-771-9666** / Koodo customers call **647-788-4337** to suspend your service and protect yourself against unauthorized use of your account.

For Quebec customers, repair or replacement of the covered device will be done within 60 days after receipt of all the information requested from you. No legal action may be brought against the insurer under the Policy unless the action is brought within 3 years after the Insured has knowledge or ought to have had knowledge of the loss or damage to the covered property.

The Program is provided to customers of TELUS/Koodo. This insurance coverage is provided by the Liberty Mutual Insurance Company. In accepting coverage under the Program, you are contracting with Liberty Mutual Insurance Company, and not TELUS/Koodo or Asurion Insurance Services Canada Corporation or Asurion Insurance Services Canada Corporation/Asurion Canada Services Corporation in Quebec. Most of your concerns can be addressed by simply contacting Asurion at 1-866-213-2143. In the unlikely event we cannot informally resolve any disputes, you may contact the insurer at [www.libertymutualcanada.com/legal-notices/complaints/](http://www.libertymutualcanada.com/legal-notices/complaints/) to resolve your dispute. By accepting coverage under the Program, you permit TELUS/Koodo to release required customer personal information to authorized third parties for the purpose of validating enrolment and claims.

If a person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulently omits to communicate any circumstance that is material to be made known to the insurer in order to enable it to judge the risk to be undertaken, the contract is void as to any property in relation to which the misrepresentation or omission is material.