Connected Products and Computing Products

What is Covered: This Plan covers replacement costs or parts and labor costs to repair your covered product in the event it experiences a breakdown that is not covered under any insurance policy, warranty, or other service contract. If we determine that we cannot service your covered product as specified in this Plan, we may, at our discretion: (i) replace it with a replacement product; (ii) reimburse you for authorized repairs to, or replacement of, the covered product; (iii) issue you a gift card or check for the original purchase price you paid for the covered product, excluding sales tax, as indicated on your sales receipt or order confirmation email; or (iv) for existing covered products, issue you a gift card or check for the original purchase price you paid for the covered product, excluding sales tax, as indicated on your sales receipt or order confirmation email. Non-original parts may be used for repair of the covered product.

NOTE: For electronic products with an operating system: You are responsible for backing up all computer software and data prior to commencement of any repairs. We are not responsible for any lost data, including documents, databases, messages, licenses, contacts, passwords, books/magazines, games, photos, videos, ring tones, music or other nonstandard software that you may have loaded on your computer. Coverage under this Plan also includes access to technical assistance and support for your covered product(s) through the Tech Help application during the term of this Plan. Tech Help application terms of service can be accessed at www.asurion.com/staples. To download the Tech Help application, go to www.asurion.com/staples.

Product Specific Coverage Benefits:
1. Repair or replacement of accessories included in the box by the manufacturer (e.g. game controllers, additional camera lenses, and remote controls).
2. Power surge protection.
3. Access to technical assistance and support for your covered product(s) through the Tech Help application during the term of this Plan. Tech Help application terms of service can be accessed at www.asurion.com/staples. To download the Tech Help application, go to www.asurion.com/staples.
4. Breakdowns due to ADH, as long as you purchased an ADH Plan, as indicated on your sales receipt.

Furniture, Backpacks and Luggage

What is Covered: This Plan covers replacement costs or parts and labor costs to repair your covered product in the event it experiences a breakdown that is not covered under any insurance policy, warranty, or other service contract. If we determine that we cannot service your covered product as specified in this Plan, we may, at our discretion: (i) replace it with a replacement product; (ii) reimburse you for authorized repairs to, or replacement of, the covered product; or (iii) issue you a gift card or check for the original purchase price you paid for the covered product, excluding sales tax, as indicated on your sales receipt or order confirmation email. Non-original parts may be used for repair of the covered product.

Product Specific Coverage Benefits:
1. Structure of wood and metal products: This Plan covers structural defects in covers, cases, seat and back construction to include: dovetail construction; warping to stretching and legs, frame breakage or separation of frame components; separation of joints and welds; damage to hinges and mechanisms to include all moving parts and metal hardware; lifting, cracking, peeling, tarnishing or pitting of veneers, laminate, other wood, lacquer, damage to engraved photo finish or solid brass furniture; and breakage of casters, wheels, buttons, drawer pull/guides and other moving parts.
2. Finishes to solid wood veneered or plastic laminated products: This Plan covers lifting, cracking, peeling or scaling of solid wood, laminated finishes and veneer; and minor heat marks up to one inch in length.
3. Fabric or vinyl products: This Plan covers seams separation and slippage; loss of backing to fabrics and vinyl; rips or tears; and excessive loss of foam, latex and spring resiliency of backs and cushions.
5. Leather products: The Plan covers seam separation, slippage or early wear-through in leather; cracking, lifting and peeling; and minor heat marks up to one inch in length.
6. Stain coverage: The Plan covers stains caused from beverages, food, human and pet bodily fluids, mold and mildew.

All Other Products

What is Covered: This Plan covers replacement costs or parts and labor costs to repair your covered product in the event it experiences a breakdown that is not covered under any insurance policy, warranty, or other service contract. If we determine that we cannot service your covered product as specified in this Plan, we may, at our discretion: (i) replace it with a replacement product; (ii) reimburse you for authorized repairs to, or replacement of, the covered product; or (iii) issue you a gift card or check for the original purchase price you paid for the covered product, excluding sales tax, as indicated on your sales receipt or order confirmation email. Non-original parts may be used for repair of the covered product.

Product Specific Coverage Benefits:
1. Repair or replacement of accessories included in the box by the manufacturer (e.g. game controllers, additional camera lenses, and remote controls).
2. Power surge protection.
3. Breakdowns due to ADH, as long as you purchased an ADH Plan, as indicated on your sales receipt.

The following provisions apply to all Plans:

Term of Coverage for New Covered Products: The term of this Plan begins on your date of purchase and continues for the period indicated on your sales receipt or your order confirmation email. This Plan is inclusive of the manufacturer’s warranty; it does not replace the manufacturer’s warranty. After the manufacturer’s warranty expires, this Plan continues to provide some of the manufacturer’s benefits as well as certain additional benefits listed within these terms and conditions. Except for the product specific coverage benefits outlined above, which begin on your date of purchase, all other Plan coverage becomes effective immediately and is in addition to any manufacturer’s warranty. Plan coverage remains in effect throughout the duration of your term, unless cancelled or fulfilled pursuant to the provisions below. In the event your covered product is being serviced by an authorized service center when this Plan expires, the term of this Plan will be extended until the covered repair has been completed.

Term of Coverage for Existing Covered Products: The term and coverage of this Plan begins thirty (30) days after the Plan purchase date and continues for the period indicated on your sales receipt or your order confirmation email. Plan coverage remains in effect throughout the duration of your term, unless cancelled or fulfilled pursuant to the provisions below. In the event your covered product is being serviced by an authorized service center when this Plan expires, the term of this Plan will be extended until the covered repair has been completed.

How to Make a Claim: If your covered product experiences a breakdown, you may go online to www.asurion.com/staples. After three (3) service repairs for the same defect or service contract. If we determine that we cannot service your covered product as specified in this Plan, we may, at our discretion: (i) replace it with a replacement product; (ii) reimburse you for authorized repairs to, or replacement of, the covered product; or (iii) issue you a gift card or check for the original purchase price you paid for the covered product, excluding sales tax, as indicated on your sales receipt or order confirmation email. Non-original parts may be used for repair of the covered product.

Product Specific Coverage Benefits:
1. Structure of wood and metal products: This Plan covers structural defects in covers, cases, seat and back construction to include: dovetail construction; warping to stretching and legs, frame breakage or separation of frame components; separation of joints and welds; damage to hinges and mechanisms to include all moving parts and metal hardware; lifting, cracking, peeling, tarnishing or pitting of veneers, laminate, other wood, lacquer, damage to engraved photo finish or solid brass furniture; and breakage of casters, wheels, buttons, drawer pull/guides and other moving parts.
2. Finishes to solid wood veneered or plastic laminated products: This Plan covers lifting, cracking, peeling or scaling of solid wood, laminated finishes and veneer; and minor heat marks up to one inch in length.
3. Fabric or vinyl products: This Plan covers seams separation and slippage; loss of backing to fabrics and vinyl; rips or tears; and excessive loss of foam, latex and spring resiliency of backs and cushions.
5. Leather products: The Plan covers seam separation, slippage or early wear-through in leather; cracking, lifting and peeling; and minor heat marks up to one inch in length.
6. Stain coverage: The Plan covers stains caused from beverages, food, human and pet bodily fluids, mold and mildew.
WHAT IS NOT COVERED:

1. Breakdowns caused by accidental damage or spilled liquids (unless you purchased an ADH Plan for new laptops, chromebooks, eReaders, or and electronic product designed to be portable), insect infestation, introduction of foreign objects, misuse, abuse, intentional physical damage, or negligence, including but not limited to burns and heat marks longer than one inch (1”);
2. Service performed by unauthorized repair personnel;
3. Parts intended for periodic replacement (for example: batteries);
4. Cosmetic damage, including scratches, peeling or dents that do not impede the mechanical functionality of the item (unless otherwise provided for above) and problems due to improper installation;
5. Damage resulting from Acts of God;
6. Covered products with altered or missing serial numbers;
7. Products that are not listed on this Plan;
8. Consequential or incidental damages, including but not limited to, loss of use, loss of business, loss of profits, loss of data, down-time and charges for time and effort, except as otherwise stated herein;
9. “No Problem Found” diagnosis or breakdown caused by failure to follow the manufacturer’s instructions;
10. Pre-existing conditions that occurred prior to your enrollment in this Plan;
11. Service or replacement outside of the USA;
12. Products not originally covered by a store return policy or manufacturer’s warranty, including, but not limited to, floor models;
13. Damages caused by third-party actions, fire, collision, vandalism or theft;
14. Liability or damage to property, or injury or death to any person or pet arising out of the operation, maintenance or use of the covered product;
15. Cost of preventative maintenance and breakdowns caused by improper preventative maintenance;
16. Covered products with safety feature(s) removed, bypassed disabled or altered;
17. Any damage or loss to any data or operating system, including damage or loss as a result of any repairs or replacement under this Plan;
18. Breakdowns which are not reported within thirty (30) days after expiration of this Plan;
19. Breakdowns resulting from war, invasion or act of foreign enemy, hostilities, civil war, rebellion, riot, strike, labor disturbance, lockout or civil commotion;
20. Fabric and/or leather which has become faded or worn or soiled over time from normal everyday use, natural characteristics that cause appearance variations, X-coded fabric, or non-colorfast material;
21. Furniture displays, pre-owned or “as is” furniture, or furniture used for rental or located in screened rooms where the furniture may be directly or indirectly exposed to the elements;
22. Glass contained in/on covered products including but not limited to tabletops, cabinet doors, or other similar products;
23. Stains caused by the delivery process of the covered item; stains of unknown origin; stains resulting from: acid, bleach, body oils, caustic solutions, dye, fading from sun exposure, nail polish remover, nail polish, paint, suntan oils, ballpoint ink, cosmetics or wax;
24. Covered products used for commercial purposes (multi-user organizations) (i.e. covered products not normally used for personal, family, or household purposes), public rental or communal use in multi-family housing, and
25. Any failures, parts and/or labor costs incurred that are associated with a manufacturer’s recall, regardless of the manufacturer’s ability to pay for such repairs, or inherent defects that are the responsibility of the manufacturer.

RENEWAL: This Plan may be renewed at our discretion.

CANCELLATION: You may cancel this Plan at any time for any reason by surrendering it to the retailer from which you purchased this Plan during their store return policy, or at any time by emailing ServiceCustomerCare@asurion.com, or by writing the administrator at: P.O. Box 1818, Sterling, VA 20167. In the event you cancel this Plan within thirty (30) days of receipt of this Plan, you will receive a full refund of any payments made by you under this Plan, including sales tax, less the cost of any claims that have been paid or repairs that have been made. In the event you cancel this Plan after thirty (30) days of receipt of this Plan, you will receive a refund equal to one hundred percent (100%) of the pro-rata unearned portion of the price paid for the Plan, less an administrative fee not to exceed ten percent (10%) of the price of this Plan or twenty-five dollars ($25), whichever is less, and less the cost of any claims that have been paid or repairs that have been made. This Plan may be cancelled by us or the administrator for any reason by notifying you in writing at least thirty (30) days prior to the effective date of cancellation, which notice will state the effective date and reason for cancellation. If we or the administrator cancel this Plan, you will receive a refund of one hundred percent (100%) of the pro-rata unearned portion of the Plan price, excluding sales tax, less the cost of any claims which have been paid or repairs that have been made. In all, AR, CA, CO, DC, HI, MA, MD, ME, MN, MO, NJ, NM, NV, NY, SC, TX, WA, WI and WY, and any other jurisdiction(s) required by law, any refund owed and not paid or credited within thirty (30) days of the cancellation effective date will include a ten percent (10%) penalty per month.

INSURANCE SECURING THIS PLAN: This Plan is not an insurance policy; however, our obligations under this Plan are insured under an insurance policy issued by Continental Casualty Company, 151 N. Franklin St., Chicago, IL 60606. If you have filed a claim under this Plan and we fail to pay or provide service within sixty (60) days, or if we become insolvent or otherwise financially impaired, you may contact Continental Casualty Company directly at 1-800-831-4262 to report your claim.

ARBIGATION OR SMALL CLAIMS COURT AGREEMENT: Please read this section carefully. It affects your rights. For the purposes of this arbitration or small claims court agreement (referred to as the “AA”) only, references to “we” and “us” also include (1) the respective parties, subsidiaries, affiliates, agents, employees, successors and assigns of the Obligor and administrator of this Plan (as defined above), and (2) the retailer (as defined above) and its wholly owned subsidiaries, agents, employees, successors and assigns. Most of your concerns about this Plan can be addressed simply by contacting us at 1-844-728-7854. In the event we cannot resolve any dispute with you, YOU AND WE AGREE TO RESOLVE THOSE DISPUTES THROUGH BINDING ARBITRATION OR SMALL CLAIMS COURT INSTEAD OF COURTS OF GENERAL JURISDICTION. YOU AND WE AGREE TO WAIVE THE RIGHT TO A TRIAL BY JURY AND WAIVE THE RIGHT TO PARTICIPATE IN CLASS ACTIONS OR OTHER REPRESENTATIVE PROCEEDINGS.

1. THIS AA:
   a. Serves termination of this Plan.
   c. Covers any dispute you have with us concerning or related, directly or indirectly, to this Plan.
   d. Does not prevent you from bringing an individual action against us in small claims court instead of pursuing arbitration.
   e. Does not prevent you from informing any government agency of your dispute. They may be able to seek relief on your behalf.

2. ARBITRATION PROCESS:
   a. How to start arbitration.
      • Send a written Notice of Claim to certified mail to Legal Department, P.O. Box 110656, Nashville, TN 37222-0836.
      • Describe the dispute and relief sought in the Notice.
      • If the dispute is not resolved within thirty (30) days of receipt of the Notice, you may start an arbitration with the American Arbitration Association (“AAA”). You can contact the AAA and obtain a free copy of their rules and forms at www.adr.org or 1-800-778-7879.
   b. Arbitration will be conducted by the AAA following the Consumer Arbitration Rules (“Rules”). A court may decide the enforceability of this AA. The arbitrator will decide all other issues. The arbitrator is bound by this AA.
   c. Any hearing will take place in the county or parish of your mailing address unless you and we agree to a different location.

3. FEES:
   a. In most cases we will pay all filing, administration and arbitrator fees. If the arbitrator finds that your dispute was filed to harass or is frivolous, the Rules govern payment of the fees.
   b. We will reimburse you for a filing fee paid to the AAA. If you are unable to pay a filing fee, we will pay it if you send us a written request.

4. ARBITRATION DECISION:
   a. You and we agree not to disclose any settlement offers to the arbitrator before the arbitrator issues a decision.
   b. If the arbitrator finds in your favor and the damages awarded are greater than the last settlement we offered, we will do the following.
      • We will pay you the greater of the damages or $750.
      • We will also pay your reasonable attorney’s fees and arbitration expenses. You may not recover duplicate awards of fees and expenses.
   c. We waive any right we have to recover attorney’s fees and expenses from you if we win the arbitration.
   d. If you seek declaratory or injunctive relief, it can only be awarded as necessary to provide you relief.

YOU AND WE AGREE THAT EACH PARTY MAY BRING CLAIMS AGAINST THE OTHER ONLY IN AN INDIVIDUAL CAPACITY AND NOT IN A PURPORTED CLASS ACTION, CLASS ARBITRATION OR REPRESENTATIVE PROCEEDING. Unless you and we agree otherwise, the arbitrator may not consolidate your dispute with any other person’s dispute and may not preside over any form of representative proceeding. If this specific provision is found to be unenforceable, then the entirety of this A.A. is null and void.

STATE VARIATIONS: The following state variations control if inconsistent with any other terms and conditions:

ARIZONA RESIDENTS: If your written notice of cancellation is received prior to the expiration of the term, we will not deduct the cost of any claims that have been paid or repairs that have been made from your refund. The pre-existing condition exclusion does
not apply to conditions occurring prior to the sale of the consumer product by the retailer, its assigns, subcontractors and/or representatives, or to any conditions that the Obligor or retailer knew or reasonably should have known about. The Arbitration Agreement of this Plan does not preclude you from contacting the Consumer Protection Division of the Arizona Department of Insurance. The third sentence of the Cancellation section is deleted and replaced with the following: “In the event you cancel this Plan before the end of its term, we will not deduct the cost of any claims that have been paid or repairs that have been made, and less the cost of any claims that have been made or repairs that have been made.

CALIFORNIA RESIDENTS: For all products other than home appliances and home electronic products, the Cancellation provision is amended as follows: If the Plan is cancelled by you: (a) within sixty (60) days of the receipt of this Plan, you will receive a refund equal to one hundred percent (100%) of the pro-rata unearned portion of the price paid for the Plan, less an administrative fee not to exceed ten percent (10%) of the gross amount paid for the Plan or twenty-five dollars ($25), whichever is less. The following is added to the end of item (1) of the WHAT IS NOT COVERED section: “while owned by you.”

NEVADA RESIDENTS: Contact us at 1-844-728-7854 with questions, concerns, or complaints about this Plan. In the event you do not receive satisfaction under this Plan, complaints or questions about this Plan may be directed to the Nevada Department of Insurance, telephone (888) 872-3234.

NEW HAMPSHIRE RESIDENTS: Contact us at 1-844-728-7854 with questions, concerns, or complaints about this Plan. In the event you do not receive satisfaction under this Plan, you may contact the State of New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301, telephone number (603) 271-2961. The Arbitration Agreement provision of this Plan is subject to Revised Statutes Annotated 542.

NEW MEXICO RESIDENTS: If this Plan has been in force for a period of seventy (70) days, we may not cancel before the expiration of the Plan term or one (1) year, whichever occurs first, unless: (1) you fail to pay any amount due; (2) you are convicted of a crime which results in an increase in the service required under the Plan; (3) you engage in fraud or material misrepresentation in obtaining this Plan; (4) you commit any act, omission, or violation of any terms of this Plan after the effective date of this Plan which substantially and materially increase the service required under this Plan; or (5) any material change in the nature or extent of the required service or repair occurs after the effective date of this Plan and causes the required service or repair to be substantially and materially increased beyond that contemplated at the time you purchased this Plan.

NORTH CAROLINA RESIDENTS: The purchase of this Plan is not required either to purchase or to obtain financing for the product. We may non-renew, but may not cancel this Contract prior to the expiration of the term except for non-payment by you or for violation of any of the terms and conditions of this Plan. The third sentence in the Cancellation section is deleted and replaced with the following: “In the event you cancel this Plan after thirty (30) days of receipt of this Plan, you will receive a refund equal to one hundred percent (100%) of the pro-rata unearned portion of the price paid for the Plan, less an administrative fee not to exceed ten percent (10%) of the pro-rata unearned portion of the Plan price or twenty-five dollars ($25), whichever is less, and less the cost of any claims that have been paid or repairs that have been made.

OKLAHOMA RESIDENTS: Coverage afforded under this Plan is not guaranteed by the Oklahoma Insurance Guaranty Association. Oklahoma service warranty statutes do not apply to commercial use references in this Plan. Oklahoma license number: 44199294.

OREGON RESIDENTS: The Arbitration Agreement provision of this Plan is replaced with the following: “For the purpose of this Agreement the terms ‘we’, ‘us’ and ‘our’ also include the respective parents, subsidiaries, affiliates, service contract insurers, agents, employees, successors and assigns of the Plan Obligor and administrator, as defined above and the retailer and its wholly owned subsidiaries, affiliates, agents, employees, successors and assigns. Most of your concerns about the Plan can be addressed simply by contacting us at 1-844-728-7854. In the event we cannot resolve any dispute, you and we may, in a separate agreement, consent to arbitration. YOU AND WE AGREE THAT EACH PARTY MAY BRING CLAIMS AGAINST THE OTHER ONLY IN AN INDIVIDUAL CAPACITY AND NOT AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN ANY PURPORTED CLASS ACTION, CLASS ARBITRATION OR OTHER SIMILAR PROCEEDING. Any arbitration proceedings shall be conducted within the state of Oregon.”

SOUTHERN RESIDENTS: Contact us at 1-844-728-7854 with questions, concerns, or complaints about this Plan. In the event you do not receive satisfaction under this Plan, complaints or questions about this Plan may be directed to the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Ste. 1000, Columbia, SC 29010 or 1-800-768-3647.

TEXAS RESIDENTS: If you purchased this Plan in Texas, unresolved disputes between you and us that are not resolved by negotiations, you and we may in a separate written agreement voluntarily consent to arbitration. Any arbitration proceedings will be conducted under the law of Texas. For the purpose of this Arbitration Agreement, references to “we” and “us” include (1) the Plan Obligor and administrator, as defined above, and their respective parents, subsidiaries, affiliates, service contract insurers, agents, employees, successors and assigns; and (2) the retailer and its wholly owned subsidiaries, affiliates, agents, employees, successors and assigns.

To obtain a large-type copy of the terms and conditions of this Plan, please go to: www.asurion.com/staples

Administered by: Asurion Services, LLC
Asurion Service Plans of Florida, Inc.
Asurion Services, LLC
Asurion Services, LLC

Customer Name: 
Customer Address:
This Terms of Service Agreement for the Tech help technical support (the “Services”) (collectively, the “Agreement”) governs your use of the Services.

PLEASE CAREFULLY READ THIS AGREEMENT IN ITS ENTIRETY BEFORE USING THE SERVICES. THIS AGREEMENT IS LEGALLY BINDING CONTRACT BETWEEN YOU AND ASURION. BY USING THE SERVICES, YOU AGREE TO BE BOUND BY THE TERMS OF THIS AGREEMENT.

This AGREEMENT CONTAINS A MANDATORY ARBITRATION PROVISION, WHICH REQUIRES THAT ANY DISPUTES THAT SHOULD ARISE FROM THE USE OF THE SERVICES SHALL BE RESOLVED EXCLUSIVELY BY AN ARBITRATOR, AND THIS AGREEMENT ALSO CONTAINS A LIMITATION ON THE AVAILABILITY OF ANY JURY PROCEEDINGS. IF YOU DO NOT AGREE WITH ANY OF THE TERMS OF THIS AGREEMENT, YOU MAY NOT USE THE SERVICES.

TECH HELP SUPPORT SERVICES. THE SERVICES ARE PROVIDED TO YOU BY ASURION. PLEASE READ THIS AGREEMENT CAREFULLY AND COMPLETELY. CONTACT US AT TERMSOFUSE@ASURION.COM FOR INFORMATION ABOUT THE SERVICES OR ANY QUESTIONS RELATED TO THIS AGREEMENT.

1. DEFINITIONS. In this Agreement: (a) the words “Asurion” and “Our” and “Us” mean Asurion Services, LLC, and their respective parents, subsidiaries, branches, affiliates, agents, employees, successors and assigns; and (b) the words “You” or “Your” refer to a person or entity engaged in the use of the Services and any person or entity represented by that individual; and (c) the word “Device(s)” means the product that you purchased and is covered by the Staples Protection Plan.

2. PRIVACY POLICY & PASSWORDS. Asurion’s Privacy Policy for the Services is available at https://www.asurion.com/privacy-policy, and explains Our policies with respect to the collection, use and disclosure of information related to or derived from Your use of the Services. Please read the Privacy Policy carefully and completely. It is incorporated by reference into this Agreement, and by using the Services, You consent to the collection, use and disclosure of Your information as set forth in that Policy. Because Asurion cannot guarantee the security of Your personal information, You acknowledge and agree that You provide it to Asurion at Your own risk. If You know or suspect that the passwords associated with or stored on Your Device have been accessed or obtained by anyone as a result of Your use of the Services, You should immediately change or reset those passwords.

3. DATA-USAGE CHARGES. You acknowledge and agree that You may need to purchase additional equipment or software to receive the full benefit of the Services, and that You may incur data usage or other fees or charges if You use the Service. You are solely responsible for the payment of those fees or charges, and any failure to pay them may result in suspension or termination of Your access to the Services.

4. DISCLAIMER OF WARRANTIES. THE FOLLOWING DISCLAIMER SHALL APPLY TO YOU TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, YOU ACKNOWLEDGE AND AGREE THAT THE SERVICES ARE PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS, AND THAT YOUR USE OF OR RELIANCE ON EITHER IS AT YOUR SOLE RISK AND DISCRETION. ASURION HEREBY DISCLAIMS ANY AND ALL REPRESENTATIONS, WARRANTIES AND GUARANTEES OF ANY KIND, WHETHER EXPRESS, IMPLIED OR STATUTORY, AND INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. FURTHERMORE, ASURION MAKES NO WARRANTY THAT (A) THE SERVICES WILL MEET YOUR REQUIREMENTS; (B) THE SERVICES WILL BE AVAILABLE, TIMELY, CURRENT, ACCURATE, RELIABLE, COMPLETE, SECURE, OR PRIOR TO THE USE THEREOF; OR (C) ANY PRODUCTS, SERVICES, INFORMATION OR OTHER MATERIAL ACCESSED OR OBTAINED BY YOU THROUGH THE SERVICES WILL BE AS REPRESENTED OR MEET YOUR EXPECTATIONS; OR (D) ANY ERRORS IN THE SERVICES WILL BE CORRECTED. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM ASURION OR THE SERVICES SHALL CREATE ANY REPRESENTATION, WARRANTY OR GUARANTY. FURTHERMORE, YOU ACKNOWLEDGE AND AGREE THAT ASURION HAS NO OBLIGATION TO SUPPORT OR MAINTAIN THE SERVICES. YOU ACKNOWLEDGE AND AGREE THAT ASURION MIGHT NOT BE ABLE TO OFFER THE SERVICES AT ALL, IN THE ABSENCE OF THE FOREGOING DISCLAIMERS AND LIMITATIONS. IN THE EVENT OF ANY FAILURE OF THE SERVICES TO CONFORM TO ANY APPLICABLE WARRANTY, YOU MAY NOTifier ASURION and ASURION WILL, AS YOUR SOLE REMEDY THEREFOR, EXCLUDE ALL OTHER REASONABLE EFFORTS TO SATISFY THE WARRANTY, ASURION WILL HAVE NO OTHER WARRANTY OBLIGATION WHATSOEVER WITH RESPECT TO THE SERVICES, AND ANY OTHER CLAIMS, LOSSES, LIABILITIES, DAMAGES, COSTS OR EXPENSES ATTRIBUTABLE TO ANY FAILURE TO CONFORM TO ANY WARRANTY WILL BE YOUR SOLE RESPONSIBILITY.

5. LIMITATION OF LIABILITY. THE FOLLOWING LIMITATIONS SHALL APPLY TO YOU TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW. WITHOUT LIMITATION, ASURION EXPRESSLY DISCLAIMS ANY AND ALL REPRESENTATIONS, WARRANTIES AND GUARANTEES OF ANY KIND, WHETHER EXPRESS, IMPLIED OR STATUTORY, AND INCLUDING, WITHOUT LIMITATION, IMPLIED WARRANTIES OF MERCHANTABILITY, LOSS OF PROFITS, REVENUES, FAILURE TO TRANSMIT OR RECEIVE ANY DATA, LOSS, MISUSE OR DISCLOSURE OF DATA OR CONFIDENTIAL INFORMATION, BUSINESS INTERRUPTION, LOSS OF PRIVACY, CORRUPTION OR LOSS OF DATA, FAILURE TO RECEIVE OR BACKUP YOUR DATA (OR ARCHIVED DATA) OR ANY OTHER PECUNIARY LOSS WHATSOEVER ARISING OUT OF OR IN ANY WAY RELATED TO THE SERVICES. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, ASURION’S AGGREGATE LIABILITY TO YOU (WHETHER BASED IN CONTRACT, NEGLIGENCE, STRICT LIABILITY, STATUTE OR OTHER THEORY OF LIABILITY) SHALL NOT EXCEED THE AMOUNT OF THE FEES PAID BY YOU FOR THE SERVICES AS APPLICABLE, IF ANY, DURING THE TWO (2) MONTH IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO THE CLAIM, OR $100.00, WHICHEVER IS GREATER. THE FOREGOING LIMITATIONS WILL APPLY EVEN IF THE ABOVE-STATED REMEDY FAILS OF ITS ESSENTIAL PURPOSE.

6. ARBITRATION AGREEMENT. Most of Your concerns about the Services can be addressed by contacting Asurion at TERMSOFUSE@ASURION.COM. For any dispute with Asurion, You agree to first contact us and attempt to resolve the dispute with us informally.

A. YOU AND ASURION AGREE TO RESOLVE ANY DISPUTES RELATING TO THE SERVICES OR THE AGREEMENT BROADLY, AND IT INCLUDES ANY DISPUTE YOU HAVE WITH A THIRD PARTY THAT OCCURS IN THE CONTEXT OF YOUR RELATIONSHIP WITH ASURION OR THE SERVICES, WHETHER BASED IN CONTRACT, TORT, STATUTE, TRUST, CONFIDENTIALITY, OR OTHER THEORY OF LIABILITY ARISING OUT OF OR IN CONNECTION WITH YOUR USE OF THE SERVICES (THE “CLAIM”). TO THE EXTENT NOT PROHIBITED BY APPLICABLE LAW, EXCEPT AS PROVIDED IN THIS AGREEMENT, THE CLAIMS WHICH ARE SUBJECT TO THE ARBITRATION PROVISION OF THIS AGREEMENT ARE SET FORTH IN SECTION 6-B.

B. TO INITIATE ARBITRATION, send a written Notice of Claim by certified mail to: Legal Department, P.O. Box 110656, Nashville, TN 37222-0656. The Notice must describe the dispute and the relief sought. If Asurion does not resolve the dispute within 60 days of receipt of the Notice, You may begin an arbitration with the American Arbitration Association (“AAA”). After the AAA and the AAO have obtained a copy of the rules and forms necessary to start an arbitration proceeding at www.adr.org or 1-800-778-7879. Asurion will reimburse You for a filing fee paid to the AAA, and if You are unable to pay a filing fee, Asurion will pay it if You send a written request by certified mail to the Legal Department.

C. THE ARBITRATION WILL BE ADMINISTERED BY THE AAA IN ACCORDANCE WITH THE COMMERCIAL ARBITRATION RULES AND THE SUPPLEMENTARY PROCEDURES FOR CONSUMER RELATED DISPUTES (“RULES”) IN EFFECT AT THE TIME THE ARBITRATION IS STARTED AND AS MODIFIED BY THIS ARB AGREEMENT. THE ARBITRATOR IS BOUND BY THE TERMS OF THIS ARB AND SHALL DECIDE ALL ISSUES WITH THE EXCEPTION THAT ISSUES RELATING TO THE ENFORCEABILITY OF THIS ARB MAY BE DECIDED BY A COURT. IF YOUR DISPUTE IS FOR $10,000 OR LESS, YOU MAY COMMENCE ARBITRATION BY SUBMITTING DOCUMENTS TO THE ARBITRATOR OR BY TELEPHONE. IF YOUR DISPUTE IS FOR MORE THAN $10,000, YOUR RIGHT TO HEARINGS WILL BE DETERMINED BY THE RULES. UNLESS OTHERWISE AGREED, ANY HEARINGS WILL TAKE PLACE IN THE COUNTY/PARISH OF YOUR MAILING ADDRESS. ASURION WILL PAY ALL FILING, ADMINISTRATION AND ARBITRATOR FEES FOR ANY ARBITRATION, UNLESS YOUR DISPUTE IS FOUND BY THE ARBITRATOR TO HAVE BEEN FRIVOLOUS OR BREACHED YOUR OBLIGATIONS UNDER FEDERAL RULE OF CIVIL PROCEDURE 11(b). IN THAT CASE, THE RULES Govern payment of such fees.

D. THE ARBITRATION WILL BE ADMINISTERED BY THE AAA IN ACCORDANCE WITH THE COMMERCIAL ARBITRATION RULES AND THE SUPPLEMENTARY PROCEDURES FOR CONSUMER RELATED DISPUTES (“RULES”) IN EFFECT AT THE TIME THE ARBITRATION IS STARTED AND AS MODIFIED BY THIS ARB AGREEMENT. THE ARBITRATOR IS BOUND BY THE TERMS OF THIS ARB AND SHALL DECIDE ALL ISSUES WITH THE EXCEPTION THAT ISSUES RELATING TO THE ENFORCEABILITY OF THIS ARB MAY BE DECIDED BY A COURT. IF YOUR DISPUTE IS FOR $10,000 OR LESS, YOU MAY COMMENCE ARBITRATION BY SUBMITTING DOCUMENTS TO THE ARBITRATOR OR BY TELEPHONE. IF YOUR DISPUTE IS FOR MORE THAN $10,000, YOUR RIGHT TO HEARINGS WILL BE DETERMINED BY THE RULES. UNLESS OTHERWISE AGREED, ANY HEARINGS WILL TAKE PLACE IN THE COUNTY/PARISH OF YOUR MAILING ADDRESS. ASURION WILL PAY ALL FILING, ADMINISTRATION AND ARBITRATOR FEES FOR ANY ARBITRATION, UNLESS YOUR DISPUTE IS FOUND BY THE ARBITRATOR TO HAVE BEEN FRIVOLOUS OR BREACHED YOUR OBLIGATIONS UNDER FEDERAL RULE OF CIVIL PROCEDURE 11(b). IN THAT CASE, THE RULES Govern payment of such fees.

7. CLAIM LIMITATION. UNLESS OTHERWISE ALLOWED BY APPLICABLE LAW, ANY CLAIM RELATED TO THE SERVICES SHALL BE BROUGHT WITHIN ONE YEAR OF THE EVENTS GIVING RISE TO THE CLAIM. FAILURE TO ASSERT ANY SUCH CLAIM DURING THAT ONE-YEAR PERIOD RESULTS IN THE CLAIM BEING FOREVER WAIVED AND BARRED. YOUR FAILURE TO ASSERT A CLAIM WITHIN THE ONE YEAR PERIOD LATER THAN THE ONE YEAR PERIOD SPECIFIED IN THIS SECTION 7 WILL RESULT IN YOUR WAIVER OF ANY SUCH CLAIM.

8. THIRD-PARTY CONTENT. The Services may expose You to content, websites, products and services created or provided by parties other than Asurion ("third-party content"). Asurion does not review, endorse or assume any responsibility for third-party content and shall have no liability to You for access to or use of third-party content. You are solely responsible for the payment of those fees or charges, and any failure to pay them may result in suspension or termination of Your access to the Services.

9. INTELLECTUAL PROPERTY RIGHTS. You agree that all materials submitted or otherwise provided to Asurion in connection with the Services are your original work and/or you have the necessary rights and permissions to provide them to Asurion. You acknowledge that Asurion does not, by acceptance of Your submission, acquire any intellectual property or proprietary rights associated with the Services. Any submissions that breach these terms will be deleted. You acknowledge and agree that Asurion has no obligation to support or maintain the Services. You acknowledge and agree that Asurion might not be able to offer the Services at all, in the absence of the foregoing disclaimers and limitations. In the event of any failure of the Services to conform to any applicable warranty, you may notify Asurion and Asurion will, as your sole remedy therefor, exclude all other reasonable efforts to satisfy the warranty. Asurion will have no other warranty obligation whatsoever with respect to the Services, and any other claims, losses, liabilities, damages, costs or expenses attributable to any failure to conform to any warranty will be your sole responsibility.
10. **INDEMNIFICATION.** You agree to indemnify, defend, and hold harmless Asurion from any claim, proceeding, loss, damage, liability or expense of any kind arising out of or in connection with the following: (a) Your use or misuse of the Services; (b) Your alleged or actual breach of this Agreement; (c) Your alleged or actual violation of any applicable rule, law or regulation; (d) Your negligence or willful misconduct; or (e) Your alleged or actual violation of the intellectual property or other rights of third parties. Asurion reserves the right, at Your expense, to assume the exclusive defense and control of any matter which You are required to indemnify, and You agree to cooperate in that defense.

11. **ASSIGNMENT.** This Agreement and any rights or licenses granted hereunder may not be transferred or assigned by You, but may be transferred or assigned by Asurion, without restriction. Any attempted transfer or assignment in violation of this provision is null and void.

12. **SEVERABILITY & WAIVER.** If any term of this Agreement is found to be invalid or unenforceable, that term should be modified to the extent possible to make it valid and enforceable without losing its intent and purpose. If no such modification is possible, the term should be severed from this Agreement. Any failure to enforce a right or term of this Agreement shall not be deemed a waiver of that right or term.

13. **TERMINATION OR CHANGE OF THE SERVICES.** We reserve the right to suspend or terminate Your use of the Services at any time and for any reason, including for abuse, excessive usage or failure to pay any fees or charges. We also reserve the right to change the scope or extent of the Services at any time and for any reason. Any refund of fees or charges We may agree to pay in such circumstances will be limited to the fees You paid in the prior month for the Services as applicable.

14. **ENTIRE AGREEMENT & GOVERNING LAW.** This Agreement and the documents incorporated by reference constitute our entire agreement with respect to the Services and supersede any prior or contemporaneous agreements. This Agreement and Your relationship with Asurion shall be governed by and construed in accordance with the laws of the State of Tennessee, without regard to conflicts of law provisions. The application of the United Nations Convention on Contracts for the International Sale of Goods is expressly excluded.

15. **SCOPE OF THE SERVICES.** The Services are developed and provided by Asurion. The Services only include technical support for Your Device and the operating systems and software applications either thereon or intended to be used thereon and technical support for the use of Your Device with other devices and services manufactured to be compatible with Your Device or intended to be connected thereto. The Services do not include, among other things, (a) assistance with third-party software or services that are not related to Your Device; (b) installation of third-party software or OEM drivers not supported by Your Device; (c) assistance with network coverage issues, such as dropped calls/data interruptions; (d) over-the-air updates to operating systems, firmware, or some software; (e) diagnostic support not related to Your Device; (f) modification of Original Equipment Manufacturer ("OEM") software; (g) hardware and equipment setup and repair; (h) installation of non-sanctioned applications; (i) data migration between Devices; (j) assistance with enterprise level software industry specific hardware or equipment.

16. **AVAILABILITY OF THE SERVICES.** Asurion offers its Services for all eligible Devices twenty-four (24) hours a day, seven (7) days a week. The Services will be available to You for the term of Your applicable plan. To use the Services, You or the individual seeking service may be required to provide identifying information including receipt information or contract number. You may be able to access the Services via the App’s “Click-to-Call” and “Click-to-Chat” features or by calling 844-728-7854.

17. **COMMERCIALLY REASONABLE EFFORTS & TECHNICAL PROBLEMS.** We will use commercially reasonable efforts to provide You with the Services. This means that if We are unable to resolve the issue related to Your Device after making commercially reasonable efforts, We have the right and sole discretion to refuse to take any further steps to resolve the issue related to Your Device. Additionally, in some instances, We may have limited information from vendors, manufacturers, and developers, and We may not have the ability to obtain the proprietary or other information required to resolve the issue related to Your Device. Some technical problems that You encounter when using Your Device may be the result of software or hardware errors not yet resolved by the hardware or software vendors, manufacturers or developers, in which case We may not be able to resolve Your specific issue. In these circumstances, You are still liable to Us for any fees or charges associated with the Services.

18. **REPRESENTATIONS & AUTHORIZATIONS.** When seeking the Services, You represent to Us that You are the owner and/or the authorized user of the Device at issue, as well as any software on the Device and any device connected to the Device. We reserve the right to refuse to provide You with the Services if We determine that You are not the owner and/or the authorized user of the Device or software. When seeking the Services, You (a) expressly consent to technical support personnel remotely accessing Your Device and the data thereon through use of software or other means, and (b) authorize Us to effect changes to Your Device, software or device, to the extent necessary to provide the Services and acknowledge and agree that such changes may be permanent and irreversible.

19. **REMOTE ACCESS.** To receive the Services, You may be required to download and/or run certain software applications ("Software") on Your Device and/or any device connected to or used in connection with Your Device. The Software may include tools that allow Us to remotely access Your Device through Our Software platforms or the platforms of our third party providers, and We may access any device connected to Your Device, as well as the contents thereon. You may be required to close out or “hide” some content prior to permitting remote access to Us. You agree to comply with the terms and conditions applicable to the Software, and in the event of a conflict between those terms and conditions and this Agreement, the Software-specific terms and conditions will control with regard to the Software. You are prohibited from and agree not to alter or copy the Software or any other materials provided to You as a result of Your use of the Services.

20. **BACK-UP.** It is Your responsibility to back-up the software and data that is stored on Your Device or other devices manufactured to be compatible with Your Device or intended to be connected thereto, and We shall not be responsible for any loss, alteration, or corruption of any software, data, or files. We may decline to provide the Services to You if We determine that appropriate back-up measures have not been taken by You.