

**Lori® Device Protection Summary and Disclosure**  
**Please print or download a copy of this Disclosure for your records**

- Please read this Disclosure to ensure that you understand how Lori Device Protection (“Plans”) work. You will receive a Welcome Kit as evidence of your coverage shortly after purchase.
- Lori Device Protection consists of four optional Plans that provide the following benefits for your registered device.

Plans	Starter Plan	Essential Plan	No Worries	Spoil Me
Mechanical Breakdown – After Manufacturer’s Warranty (Battery, Buttons, Charging Port, Bluetooth, and Wi-Fi)	✓	✓	✓	✓
Power Surge	✓	✓	✓	✓
Accidental Damage from Handling (Camera, Accelerometer, Front Screen, Back Glass, Speaker, Microphone, and Liquid Damage)		✓	✓	✓
Theft			✓	✓

- As part of your enrollment, we will conduct a digital and physical inspection of your device. Coverage begins the day after you successfully enroll and register your device with the Plan purchase and continues up to 12 months as listed on your Coverage Confirmation. We may renew coverage at the end of the Plan term with prior notice. The Plan may only be purchased in the U.S.
- **Plan Cost:**

	Starter Plan	Essential Plan	No Worries Plan	Spoil Me Plan
Retail Cost – Monthly Pay*	Tier 1 - \$1	Tier 1 - \$3	Tier 1 - \$5	Tier 1 - \$7
	Tier 2 - \$2	Tier 2 - \$4	Tier 2 - \$6	Tier 2 - \$8
	Tier 3 - \$4	Tier 3 - \$6	Tier 3 - \$8	Tier 3 - \$10
	Tier 4 - \$5	Tier 4 - \$7	Tier 4 - \$9	Tier 4 - \$11
	Tier 5 - \$6	Tier 5 - \$8	Tier 5 - \$10	Tier 5 - \$12
	Tier 6 - \$7	Tier 6 - \$9	Tier 6 - \$14	Tier 6 - \$15
Retail Cost – Annual Pay*	Tier 1 - \$12	Tier 1 - \$36	Tier 1 - \$60	Tier 1 - \$84
	Tier 2 - \$24	Tier 2 - \$48	Tier 2 - \$72	Tier 2 - \$96
	Tier 3 - \$48	Tier 3 - \$72	Tier 3 - \$96	Tier 3 - \$120
	Tier 4 - \$60	Tier 4 - \$84	Tier 4 - \$108	Tier 4 - \$132
	Tier 5 - \$72	Tier 5 - \$96	Tier 5 - \$120	Tier 5 - \$144
	Tier 6 - \$84	Tier 6 - \$108	Tier 6 - \$168	Tier 6 - \$180

\*Retail cost is subject to any applicable sales tax.

- You will receive a fifteen percent (15%) discount on your Spoil Me Plan renewal cost should you remain claim free during your previous twelve (12) month coverage term.
- Enrollment in this plan is not required to purchase your device with a third party or any other applicable services.
- You may cancel coverage at any time online at [www.HelloLori.com](http://www.HelloLori.com), through the Lori app, or calling (866) 367-5674 and receive an applicable refund, if any, as described in your state specific coverage documents. This is an annual plan

that you may pay up front or monthly. For monthly pay customers, we will not cancel for non-payment without providing notice and the opportunity to pay according to applicable state law.

- You are eligible for two (2) paid Breakdown or Damage, claims during the up to twelve (12) month term. There are unlimited Power Surge claims. Customers enrolled in the Essentials, No Worries, or Spoil Me Plans receive unlimited front screen claims. Customers enrolled in No Worries or the Spoil Me Plan are eligible for one (1) Theft paid claim during the up to twelve (12) month term. Customers enrolled in the Spoil Me plan received unlimited defective battery claims. The maximum coverage per claim is the lesser of the replacement value of the Insured Product, or the original Insured Product purchase price, less any applicable deductible, that applies to each device replacement. This equates to the maximum value shown in the table below.

	Starter Plan	Essential Plan	No Worries Plan	Spoil Me Plan
Maximum Coverage Per Claim / Maximum Settlement Amount			Tier 1 - \$200 Tier 2 - \$400 Tier 3 - \$600 Tier 4 - \$800 Tier 5 - \$1,000 Tier 6 - \$1,500	

- Exclusions:** damage or loss resulting from normal wear and tear, neglect, reckless, abusive, willful, dishonest or intentional acts, fire, acts of God, exposure to environmental or weather conditions, and device usage outside manufacturer's permitted or intended use; serial number alteration, voluntary parting with the Covered Device including inducement to do so by fraud or false pretense, illegal trade or confiscation by a government authority;; equipment must be returned in its entirety (Mechanical Breakdown and Accidental Damage claims only); Plan does not apply to preventative maintenance, cosmetic damage, pre-existing conditions, or defects subject to your manufacturer's limited warranty or recall. See your state specific coverage documents for your Plan's specific responsibilities and exclusions.
- Claim filing procedures and requirements:** Please visit [www.hellolori.com](http://www.hellolori.com), your Hello Lori app, or call (866) 367-5674 to file a claim and/or for general inquiries. You must file a claim within 30 days of breakdown, damage, or theft, or as outlined in your state's coverage documents, whichever is greater. Be prepared to provide us information about the symptoms and causes of the issues with the device or the details surrounding its theft. In addition, we will provide you with instructions for your service including erasing your device and/or disabling your device (for theft claims), refraining from sending us products that are not subject to repair or replacement service and packing the device for shipping.
- Service Fees / Deductibles:** You will be assessed a non-refundable service fee or deductible plus applicable sales tax that you may pay by credit card each time a claimed event is fulfilled, based upon your coverage, device tier and claim details.

	Starter Plan	Essential Plan	No Worries Plan	Spoil Me Plan
Front Screen Service Fee	N/A	All Tiers \$49	All Tiers \$49	All Tiers \$29
All Other Mechanical Breakdown, Accidental Damage, or Power Surge Claim Service Fees		Tier 1 - \$19 Tier 2 - \$39 Tier 3 - \$59 Tier 4 - \$89 Tier 5 - \$99 Tier 6 - \$99		Tier 1 - \$10 Tier 2 - \$19 Tier 3 - \$29 Tier 4 - \$44 Tier 5 - \$49 Tier 6 - \$49
Theft Claim Deductibles		N/A	Tier 1 - \$39 Tier 2 - \$69 Tier 3 - \$129 Tier 4 - \$169 Tier 5 - \$219 Tier 6 - \$249	Tier 1 - \$19 Tier 2 - \$34 Tier 3 - \$109 Tier 4 - \$149 Tier 5 - \$179 Tier 6 - \$209

- With an approved claim under the Plan, we will either repair your device, provide to you a reimbursement settlement for the repair (up to the Maximum Settlement Amount), or provide to you a replacement device. We will use new, refurbished, or recertified parts or replacements for any hardware benefit that is of like kind and quality to the claimed device. The service options and service fees/deductibles listed above are available for claim events within the United States. Claim events that occur outside the United States, or its territories must be reported and processed in the United States.
- Express Replacement Service may require a credit card authorization to serve as security for the retail price of the replacement device, plus shipping costs. If you do not return the claimed device as instructed within 10 days or return a replaced device that is ineligible for service, we will charge an unrecovered equipment fee of up to the value of the replacement device plus applicable shipping costs. Instructions on how to return your device and prepaid shipping materials will be provided.
- Lori Device Protection may duplicate your other insurance coverages, such as homeowner's or renter's insurance. Lori Device Protection is primary to any such other coverage.
- Lorica employees are not licensed insurance agents. Lorica and its employees are not qualified or authorized to evaluate the adequacy of the purchaser's existing insurance coverage. Please check with a licensed insurance agent for a personal insurance assessment.
- You can access a sample copy of the Lori Device Protection coverage documents prior to purchasing by visiting [www.HelloLori.com](http://www.HelloLori.com). Service Contract coverage (Breakdown, Power Surge, and Damage) is provided by Federal Warranty Service Corporation in all states except in California where the Provider is Sureway, Inc.; in Florida where the Provider is United Service Protection, Inc.; and in Oklahoma where the Provider is Assurant Service Protection, Inc. Property Insurance coverage (Theft) is underwritten by American Security Insurance Company (NAIC 42978) in all states except in NH and MT where the underwriter is American Bankers Insurance Company of Florida (NAIC 10111). Supervising Entity: Lorica (P/C License 19004759; P/C License 0N14908 (CA); 1507 Lyndon B Johnson Fwy #500, Farmers Branch, TX 75234; 866-367-5674). These companies operate under the trade name Assurant. Limited lines portable electronics insurance producer is Lorica (1507 Lyndon B Johnson Fwy #500, Farmers Branch, TX 75234; 866-367-5674) in all states except NY. 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, coverage for this plan is provided under form number DITP0001P-0721. Coverage is provided under an Individual Policy issued by the underwriter to you the purchaser. For WA residents only, as disclosed in your state specific coverage document, in addition to cancelation for nonpayment, we may also cancel the insurance policy if you exhaust your claim limit or no longer have any available benefit, or for discovery of fraud or material misrepresentation by you or any authorized user to obtain coverage or with any claim submitted under this Policy.