

CERTIFICATE DECLARATIONS

This Certificate is attached to and made a part of Master Policy #1729168. The Named Insured shown below has coverage under this Master Policy.

ITEM 1. NAMED INSURED:

Purchasers on file with the Communications Equipment Service Provider shown in Item 5.

Named Insured mailing address:

On file with Communications Equipment Service Provider

ITEM 2. WHEN COVERAGE UNDER CERTIFICATE IS EFFECTIVE

Coverage under this Certificate is effective as shown in the Coverage Effective Date Endorsement attached to these Declarations.

ITEM 3. COVERAGE PERIOD

Subject to Item 2 above, coverage under this Certificate is provided on a one (1) month prepaid basis.

ITEM 4. PREMIUM

Premium for Coverage Provided under this Certificate: \$6.00, \$7.00, \$8.00, \$9.00 or \$10.00

ITEM 5. COMMUNICATIONS EQUIPMENT SERVICE PROVIDER

Name: SaskTel
Address: 2121 Saskatchewan Drive
Regina, Saskatchewan, Canada S4P 3Y2

ITEM 6. AUTHORIZED REPRESENTATIVE

Name: Partners Indemnity Insurance Brokers Ltd.
Address: 3410 South Service Road, Suite 201 Upper Level
Burlington, Ontario, Canada L7N 3T2
Phone: 1-855-681-7069 x203 (toll free)

ITEM 7. LIMITS OF INSURANCE

Occurrence Limit of Insurance: \$1,500.00 per Occurrence for each Named Insured.

Aggregate Limit of Insurance: \$3,000.00 per Named Insured or two (2) occurrences within a twelve (12) month period, whichever comes first.

ITEM 8. DEDUCTIBLE

The deductible will be the amount corresponding to the retail price* of the Named Insured's wireless device when initially purchased.

NON-DISCOUNTED, NON-SUBSIDIZED RETAIL PRICE*	DEDUCTIBLE
\$ 0 - \$ 249.99	\$ 75.00
\$ 250.00 - \$ 399.99	\$ 100.00
\$ 400.00 - \$ 499.99	\$ 150.00
\$ 500.00 - \$ 699.99	\$ 175.00
\$ 700.00 - \$ 1500.00	\$ 200.00

ITEM 9. ACCESSORIES

A. Accessories Included

1. Battery
2. Standard Wall Charger

B. Maximum retail value of Accessories: \$ 500.00

ITEM 10. REPLACEMENT DEVICE

Maximum full retail value of replacement to be charged: \$ 1,500.00

ITEM 11. THIS CERTIFICATE CONSISTS OF THE FOLLOWING FORMS:

1. Certificate Declarations Form 101136CA (0410)
2. Certificate Conditions Form 101131CA (0410)
3. Communications Equipment Coverage Form 101123CA (0410)
4. Coverage Effective Form 101127CA (0309)
5. Amendatory Endorsements

Specimen copies of the Forms referenced above are attached to this Certificate, or if not attached, are available at the following website, sasktel.brightstarprotect.com, or may be obtained by calling this toll free number, (877) 412 - 5186. This coverage is being provided by AIG Insurance Company of Canada.


Authorized Representative

OTHER MATERIAL DISCLOSURES

This brochure contains a summary of information regarding the Program. In addition, this program may change or be modified during your term. We will not cover loss or damage caused directly or indirectly by any of the exclusions listed in the complete Insurance Policy. PLEASE READ THE INSURANCE 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 sasktel.brightstarprotect.com or call 877-412-5186.

You are not required to purchase insurance to activate wireless service. The employees of SaskTel are not qualified or authorized to discuss or evaluate insurance coverage. Any questions regarding the Wireless Device Protection program should be directed to 877-412-5186.

This coverage may provide a duplicate of other sources of coverage. Contact your insurance agent to determine if you have coverage for your wireless device under existing insurance policies you may own for your wireless device. Your renters' or homeowners' policy may provide the insurance you need. Ask about any policy exclusions. Review your deductible and coverage amounts to be sure they still fit your needs.

A claim must be reported within sixty (60) days from the date of loss. You will have sixty (60) days to provide all information requested for claim adjudication. If you don't take delivery of the replacement device within sixty (60) days of claim approval, your claim will be forfeited. You are limited to two (2) losses in any rolling twelve (12) month period with a \$1,500 limit per claim. When your claim limit is exhausted, your coverage will cease immediately. We will notify you that your coverage has ceased and that no future premiums are due.

You may cancel at any time by visiting your local SaskTel store, authorized dealer, or by calling SaskTel at 800-727-5835. Any unearned premium will be refunded in accordance with applicable law.

The program is a replacement service provided to customers of SaskTel. This coverage is being provided by the AIG Insurance Company of Canada, through Partners Indemnity Insurance Brokers, Ltd.

Your rights and duties under this policy may not be transferred without our written consent.

By accepting coverage in this program, you permit SaskTel to release required subscriber information for the purpose of validating claims.

WIRELESS DEVICE PROTECTION PLAN

COMPLETE COVERAGE

WHY SIGN UP?

Wireless Device Protection Plan Complete Coverage is your total protection option, designed to give you peace of mind. So when you accidentally leave your phone on the hood of your car or your dog turns your smartphone into a chew toy, we've got you covered.

Sign up today to avoid the price tag and headache that comes with a lost, stolen, damaged or malfunctioning phone. The chart below shows you just how much you could save with our Wireless Device Protection Plan!

RETAIL PRICE	SAVINGS <small>Retail Price - (1 yr. Premium + Deductible)</small>
\$300.00	\$116.00
\$550.00	\$267.00
\$799.00	\$479.00

SAVE
60%*

*Savings may vary depending on your program or device. This savings is based on a device with a retail price of \$799.99 and submitting one approved claim (allotted 2) in a twelve (12) month period.

HOW DO I REPORT A CLAIM?

Filing a claim is easy. Follow our 3 step process to get your claim resolved quickly and efficiently.

STEP 1 VISIT
sasktel.brightstarprotect.com
OR CALL CUSTOMER CARE
AT (877) 412-5186



STEP 2 PAY A DEDUCTIBLE



STEP 3 RECEIVE YOUR REPLACEMENT!



For a full list of details and claim qualifications, visit sasktel.brightstarprotect.com

COMPLETE COVERAGE

RETAIL VALUE	\$0-\$249.99	\$250.00-\$399.99	\$400.00-\$499.99	\$500.00-\$699.99	\$700.00-\$1500.00
MONTHLY PREMIUM	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00
DEDUCTIBLE	\$75.00	\$100.00	\$150.00	\$175.00	\$200.00

Your Premium and Deductible are based on the non-contract, non-subsidized new retail price of the model of your wireless device or phone on the purchase date.* The deductible must be paid before you receive your replacement equipment and is non-refundable.

WHAT'S COVERED? Our comprehensive program covers an impressive range of incidents including: loss, theft, accidental damage and malfunction after the manufacturer's warranty.

WHAT'S NOT COVERED? While our program covers more than you can imagine, there are a few exceptions. Any normal wear and tear, pre-existing flaws, or cosmetic damage is not covered. Have questions or need more details? Your policy has the full details on what can and can't be reported.

WHEN AM I COVERED? Coverage starts immediately if you enroll at the time of device purchase.

Or, if you need a little time to think it over, enroll within twelve (12) months of purchase and coverage will start in thirty (30) days. Please note that your device must be fully operational and have no damage in order to still be eligible for coverage.

HOW WILL I BE BILLED? Our low premiums are designed to provide coverage for anyone on a budget. This charge will appear on your monthly SaskTel wireless bill.

WHAT ARE THE CLAIM LIMITS? You are limited to two (2) claims in any rolling twelve (12) month period with a \$1,500 limit per claim. When your claim limit is exhausted, your coverage will cease immediately. We will notify you that your coverage has ceased and that no future premiums are due.

WHAT TYPE OF REPLACEMENT EQUIPMENT WILL I RECEIVE? Replacements are often new but on occasion may be reconditioned. While reconditioned equipment looks and functions just like new, it may have minor cosmetic flaws and contain non-original manufacturer parts and accessories. If the exact make and model is not available, your replacement will be of like kind and quality.

HOW DO I CANCEL? We give you freedom of choice with the option of cancellation at any time. Visit your local SaskTel store, an authorized dealer, or call SaskTel at 800-727-5835 to cancel. You may receive a refund according to applicable law.

Visit sasktel.brightstarprotect.com for our Privacy Statement and your complete Insurance Policy to determine your rights, duties, and exclusions.

*If you receive a replacement device, your program pricing and deductible may change. Your pricing and deductible are based on the retail price of your replacement device.

PROTECT YOUR MOBILE LIFE



When Stuff Happens...
We've Got You Covered.