

Certificate Declarations

This Certificate is attached to and made a part of Master Policy #013104767. 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: \$7.00, \$9.00, \$10.00, \$12.00 or \$14.00

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: 3385 Harvester Road, Suite 210
 Burlington, Ontario L7N 3N2

Phone: 1-855-681-7069 x203 (toll free)

ITEM 7. LIMITS OF INSURANCE

Occurrence Limit of Insurance: \$2,500.00 per Occurrence for each Named Insured.

Aggregate Limit of Insurance: \$5,000.00 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	MONTHLY PREMIUM	REPLACEMENT DEDUCTIBLE	REPAIR DEDUCTIBLE
\$0 - \$499.99	\$7	\$75	Not Available
\$500 - \$699.99	\$9	\$150	\$50
\$700 - \$1499.99	\$10	\$200	\$75
\$1500 - \$1999.99	\$12	\$300	\$100
\$2000 - \$2500	\$14	\$400	\$150

All pricing and fees are subject to applicable taxes

ITEM 9. ACCESSORIES

A. Accessories Included

- Battery
- Standard Wall Charger

B. Maximum retail value of Accessories: \$500.00

ITEM 10. REPLACEMENT DEVICE

Maximum full retail value of replacement to be charged: \$2,500.00

ITEM 11. THIS CERTIFICATE CONSISTS OF THE FOLLOWING FORMS:

- Certificate Declarations Form 101136CA (0410)
- Certificate Conditions Form 101131CA (0410)
- Communications Equipment Coverage Form 101123CA (0410)
- Coverage Effective Form 101127CA (0309)
- Amendatory Endorsements

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

C. McFadden

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 CERTIFICATE 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 incident. You will have sixty (60) days to provide all information requested for claim adjudication. If you don't take delivery of the replacement device or repair the 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 \$2,500 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 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.

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

The repair option may be presented to the customer depending on premium, make/model of device, type of damage, and location of repair centre.

If we do not receive your original device within 30 days, or if you return your original device with a locking feature enabled, you will be charged a non-returned equipment fee up to \$300.00. If we provide replacement equipment to you as a result of the loss or theft of your protected device and you later recover the protected device, you must return it to us as directed in the terms and conditions. Call 1-877-412-5186 to request a prepaid return mailer.

Wireless Device Protection Plan

Complete Coverage

Why sign up?

The 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. It's fast and easy to repair or replace your phone so you don't have to worry about down time.

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 Retail Price - (1 yr. Premium + Deductible)	SAVE 75%*
\$800.00	\$480.00	
\$1200.00	\$880.00	
\$1800.00	\$1356.00	

*Savings may vary depending on your program or device. This savings is based on a device with a retail price of \$1800.00 and submitting one approved claim (allotted 2) in a 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	CHOOSE TO REPAIR* YOUR DEVICE OR RECEIVE YOUR REPLACEMENT	
STEP 3	PAY A DEDUCTIBLE	

*Repair availability is dependent on make/model, damage type, and location of repair centre.

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

Complete Coverage

RETAIL VALUE	\$0 - \$499.99	\$500 - \$699.99	\$700 - \$1499.99	\$1500 - \$1999.99	\$2000 - \$2500
MONTHLY PREMIUM	\$7	\$9	\$10	\$12	\$14
REPLACEMENT DEDUCTIBLE	\$75	\$150	\$200	\$300	\$400
REPAIR DEDUCTIBLE	Not Available	\$50	\$75	\$100	\$150

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

WHAT'S COVERED?	Our comprehensive program covers an impressive range of incidents including: loss, theft, accidental damage and malfunction after the manufacturer's warranty. Coverage is provided pursuant to an insurance policy issued by AIG Insurance Company of Canada.
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 60 days of purchase and coverage will start immediately. 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 \$2,500 maximum value limit per claim. When your claim limit is exhausted, you will have exhausted the coverage provided by the plan and will no longer have coverage. We will notify you when you have exhausted your coverage.
WHAT TYPE OF REPLACEMENT EQUIPMENT WILL I RECEIVE?	Replacements are often new but on occasion may be reconditioned. While reconditioned equipment looks and functions 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.
WHAT HAPPENS IF YOUR DEVICE CANNOT BE REPAIRED?	If your phone can't be repaired, you may choose to have a replacement device shipped to you. Please note that in this instance you will be required to pay a Service Request Conversion Fee, which is the difference between the Repair Processing Fee and the Replacement Processing Fee prior to receiving your replacement device.
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.