

Smart/Phone & SmartCare programs

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

This program is optional insurance that covers lost, stolen, and accidental damage incidents, as well as post-warranty malfunctions. This leaflet provides a summary of the applicable terms for both programs, which are underwritten by the Canadian branch of Liberty Mutual Insurance Company (in Québec #2000472276) and administered by Asurion. In Québec, the Autorité des marchés financiers' website is lautorite.qc.ca/en/general-public/. In Québec, the Distributor is Bell Mobility Inc. including Virgin Plus Canada, a brand operated by Bell Mobility Inc. ("Bell Mobility") - Bell Mobility (1-800-667-0123), Virgin Plus (1-888-999-2321). The insurance certificate is available at libertymutualcanada.com/bellvirginplus.

Insured

Customers on file with the Authorized Agent who have subscribed for the Program.

Insured mailing address

On file with Authorized Agent.

When to enroll

You can enroll when you activate or upgrade your device. In Manitoba and Saskatchewan, you can also enroll within 30 days of activation or upgrade by visiting any Bell or Virgin Plus store for a visual inspection of your device. To complete your enrollment and for coverage to take effect, a successful phone call or text message must be completed to or from the covered phone or smartphone, and a minimum of 1 kilobyte data session for turbo sticks, tablets, premium tablets, wearable products and data-only devices.

When coverage under policy is effective

Coverage under the Policy becomes effective as of the date you request enrollment.

Premium

The monthly premium for the covered device shall be \$13, \$16, \$20, \$22, \$25 or \$35, determined by device type.

Device Type	Monthly Premium
Basic devices, select smartphones, select tablets and smartwatches	\$13
Smartphones, tablets and smartwatches	\$16
Select premium smartphones and tablets	\$20 to \$25
Select premium smartphones and tablets	\$22 to \$35

*In Québec, a tax equal to 9% of the premium is applicable.

Authorized agent

Name: Asurion Canada Insurance Services Corporation in Manitoba and Saskatchewan and Asurion Canada Services Corporation in Québec.
Address: 11 Ocean Limited Way, Moncton NB, E1C 0H1

Term

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

Limits of insurance

The Insured is limited to two (2) claims per covered device. Once two claims have been made, coverage will cease. The replacement device value maximum is \$4,500 per claim.

Deductible

The deductible is determined by device type, as set out in the table below. For the current deductible for your device, refer to bell.ca/smartphonecare for Bell devices and virginplus.ca/smartcare for Virgin Plus devices.

Device Type	Déductible
Basic devices, select smartphones, select tablets, and select smartwatches Smartphones, tablets, and smartwatches	Up to \$150
Select smartphones and tablets	Up to \$299
Select premium smartphones and tablets	Up to \$399
Certains téléphones intelligents et tablettes haut de gamme	Up to \$599

Coverage

Replacement of wireless device if, under normal conditions and use, the wireless device on record with Bell Mobility fails to operate properly due to manufacturer's defects or workmanship ("malfunction") after the expiration of the manufacturer's warranty. You will be eligible to file a malfunction claim 365 days (12 months) after (1) the enrollment date or (2) the date your original manufacturer's warranty expires, whichever comes first. You will be eligible to file a claim for lost, stolen, or accidental damage coverage beginning on the date the policy becomes effective.

Covered product

The covered product includes the wireless device and one standard battery, if part of the covered loss.

Welcome kit and filing a claim

1. A welcome kit, including the insurance policy, fact sheet (for Québec customers only), and a product summary will be sent after enrollment.
2. To make a claim under the Program:
 - For Bell, please visit asur.me/bellclaims or call toll-free 1-866-213-2143.
 - For Virgin Plus, please visit asur.me/virginplusclaims or call toll-free 1-866-213-2143.

Claims may be fulfilled with a new, refurbished, or remanufactured product and may be the same model or another model of like kind and quality. Colours, features, and accessory compatibility are not guaranteed.

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 \$600 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 advanced written notice of such changes and/or termination (thirty (30) days in the province of Québec).

Exclusions

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. Refer to the policy for specific definitions of these exclusions. Insurance cannot be transferred to a different device, including devices under the same account.

Other material disclosures

This leaflet summary 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 bell.ca/smartphonecare or call 1-800-667-0123, or visit virginplus.ca/smartcare or call 1-888-999-2321. To review the summary, fact sheet, insurance policy, limitations and exclusions please visit asur.me/bellclaims fro Bell, or asur.me/virginplusclaims for Virgin Plus.

You are not required to purchase insurance to activate wireless services. The employees of this location in Manitoba or Saskatchewan are NOT QUALIFIED or AUTHORIZED to discuss or evaluate insurance coverage. Any questions regarding the Program should be directed to the appropriate contact number below.

The Program automatically renews month-to-month. You may cancel at any time by calling the appropriate number below, and any unearned premium will be refunded in accordance with applicable law. **Customers in Québec may rescind the Insurance Policy, without penalty, within ten (10) days of your enrollment by calling 1-888-999-2321(for Virgin Plus) or 1-800-667-0123(for Bell Mobility).**

For Québec 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, including but not limited to any action relating to denial of a claim by the insurer, 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 a device replacement service provided to customers of Bell Mobility & Virgin Plus. 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 Bell Mobility Inc or Asurion Canada Insurance Services Corporation in Manitoba and Saskatchewan/ Asurion Canada Services Corporation in Québec. Bell receives compensation for the sale of this product.

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 libertymutualcanada.com/legal-notices/complaints/ to resolve your dispute, and request a copy of your insurance policy.

By accepting coverage under the Program, you permit Bell Mobility and Virgin Plus to release required customer personal information to authorized third parties for the purpose of validating enrollment 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.

Device schedule

Below is a partial list of eligible devices as of April 1st, 2026. This list may be changed from time to time. For a complete list, or to see the service fee/deductible for a specific device, visit bell.ca/spc or virginplus.ca/smartcare.

Device tier	Sample of devices
Tier 1	Motorola: Moto g play 2024 TCL: 50 XE Nxtpaper 5G, 502 ZTE: Cymbal 2, A76 (Nubia) 64GB Bell: Ahlo 1
Tier 2	Motorola: Moto g – 2025, Moto g 5G – 2024, Moto g – 2026, Samsung: Galaxy A15, Galaxy A16, Galaxy A17 128GB TCL: 60 XE NXTPAPER 5G ZTE: Unite IV
Tier 3	Samsung: Galaxy A54 5G ZTE: MC8010CA
Tier 4	Apple: iPhone SE 2022 64GB, iPhone SE 2022 128GB
Tier 5	Apple: iPhone SE 2022 256GB Google: Pixel 8a, Pixel 9a, Pixel 10a 128GB Motorola: Edge - 2024 Samsung: Galaxy A56 128GB
Tier 6	Apple: iPhone 13 128GB, iPhone 14 128GB, iPhone 15 128GB, iPhone 16 128GB, iPhone 16E 128GB & 256GB Google: Pixel 8 128GB & 256GB Samsung: Galaxy S23 FE 128GB & 256GB, S24 FE 128GB Motorola: Edge 2025 256GB
Tier 7	Apple: iPhone 13 256GB, iPhone 14 256GB, iPhone 15 256GB, iPhone 15 Plus 128GB & 256GB, iPhone 15 Pro 128GB, iPhone 16 256GB & 512GB, iPhone 16 Pro 128GB, iPhone 17 256GB & 512GB Google: Pixel 8 Pro 128GB & 256GB, Pixel 9 128GB & 256GB, Pixel 10 128GB & 256GB Samsung: Galaxy S24 128GB & 256GB, Galaxy S25 128GB & 256GB
Tier 8	Apple: iPhone 13 512GB, iPhone 14 512GB, iPhone 15 512GB, iPhone 15 Pro 256GB, iPhone 16 Plus 128GB & 256GB, iPhone 16 Pro 256GB, iPhone 17 Pro 256GB, iPhone Air 256GB Google: Pixel 8 Pro 512GB, Pixel 9 Pro 128GB, Pixel 10 Pro 128GB Samsung: Galaxy S26 256GB
Tier 9	Apple: iPhone 15 Plus 512GB, iPhone 15 Pro Max 256GB, iPhone 16 Pro Max 256GB, iPhone 17 Pro Max 256GB, iPhone Air 512GB Google: Pixel 9 Pro 256GB, Pixel 9 Pro XL 128GB, Pixel 10 Pro 256GB Samsung: Galaxy S24+ 256GB, Galaxy S25+ 256GB, Galaxy S26 512GB, Galaxy S26+ 256GB
Tier 10	Apple: iPhone 15 Pro 512GB, iPhone 16 Pro 512GB, iPhone 17 Pro 512GB Google: Pixel 9 Pro 512GB, Pixel 9 Pro XL 256GB, Pixel 10 Pro 512GB, Pixel 10 Pro XL 256GB Samsung: Galaxy S24+ 512GB, Galaxy S25 Edge 256GB, Galaxy S25+ 512GB
Tier 11	Apple: iPhone 15 Pro 1TB, iPhone 15 Pro Max 512GB, iPhone 16 Pro 1TB, iPhone 16 Pro Max 512GB & 1TB, iPhone 17 Pro 1TB, iPhone 17 Pro Max 512GB Google: Pixel 9 Pro XL 512GB, Pixel 10 Pro XL 512GB Samsung: Galaxy S24 Ultra 256GB, Galaxy S25 Edge 512GB, Galaxy S25 Ultra 256GB & 512GB, Galaxy S26+ 512GB, Galaxy S26 Ultra 256GB
Tier 12	Apple: iPhone 15 Pro Max 1TB, iPhone 17 Pro Max 1TB & 2TB Samsung: Galaxy S24 Ultra 512GB, Galaxy S26 Ultra 512GB & 1TB