



Spectrum Mobile Protection Plan

 **Life happens.**
Protect your device from it.



The information in this document applies to plan offerings in all states except NY.

Spectrum Mobile Protection Plan Protection for the unexpected

When the worst happens, your device is covered.

With the Spectrum Mobile Protection Plan, many of life’s oops, uh-ohs, and oh-nos are covered, including accidental damage, mechanical and electrical failure (hardware services)*, and loss and theft. That means, if the worst happens to your eligible device, we’ll make sure it gets fixed or replaced fast.

The Spectrum Mobile Protection Plan covers your device against:

**Drops**

**Spills**

**Cracks**

**Loss**

**Mechanical malfunctions**

**Electrical malfunctions**

**Theft**

Stay up to date with the latest technology.



No-fee early upgrades for smartphones and tablets**
Upgrade to the latest device after 50% of your financed device has been paid.

*Coverage for mechanical/electrical failure takes effect after the manufacturer’s warranty or pre-owned product warranty expires.
**The no-fee early upgrades benefit only applies to Android customers who are enrolled in a protection plan. Customers with Apple smartphones don’t pay an upgrade fee regardless of protection plan enrollment.

Make the most of your devices with Pocket Geek®.



The **Pocket Geek® Mobile** by Assurant® app is included in the Spectrum Mobile Protection Plan and provides you with access to your device protection benefits and other features like:

- **Unlimited technical support**
Live support from our friendly tech pros and a self-help center with hundreds of how-to guides with tips, tricks and quick fixes.
- **Secure backup**
Back up and restore up to 50 GB of photos, videos, files, and more. Plus, access the Pocket Geek® Cloud app (requires registration via Pocket Geek Mobile app) to view, edit, and share your content across devices and operating systems.
- **Antivirus and WiFi Security by Avast**
Protection from hackers, viruses and other threats.

**Get help setting up your new smart devices.**
Our friendly tech pros are here to provide live, personalized support and help with personal settings, data transfers, home WiFi connection, and other device pairings.



Scan the QR code or visit SpectrumMobile.PocketGeek.com to schedule an appointment.



Monthly cost
The cost, plus tax if applicable, is determined by device tier and plan and will be separately itemized on your bill. Please see a Spectrum Mobile associate or visit fastclaim.com/spectrummobile to find your device tier. If you switch your device to one that’s classified in another tier, the monthly charge for your new tier will be reflected on your Spectrum Mobile bill.

Device tier	Spectrum Mobile Protection Plan monthly cost per device
1	\$7
2	\$12
3	\$15
4	\$18

Enrollment information
Enrollment is optional, may be canceled at any time, and isn’t required in order to purchase or finance a device or obtain Spectrum Mobile wireless service. The Spectrum Mobile Protection Plan may not be available for all devices. Speak to an associate for complete enrollment details; restrictions may apply.
The covered device must be activated on Spectrum’s cellular network within 30 days of the plan start date and must remain active on the network or coverage will be canceled.
For your convenience, the Spectrum Mobile Protection Plan monthly charge plus any applicable taxes will appear as an individual line item on your Spectrum bill. The Spectrum Mobile Protection Plan may be terminated for nonpayment of your wireless bill.

Filing a claim
You can file a claim online at fastclaim.com/spectrummobile or call 1-877-875-4282.
If your device is lost or stolen, be sure to also call Spectrum Mobile at 1-833-224-6603 to suspend your service and protect yourself against unauthorized use.
Remember to file a claim within the time frame indicated in your coverage documents
Have the following information ready.
– Your Spectrum Mobile wireless number
– Make, model, IMEI, and details about what happened to your damaged or lost device
– Contact info (we may ask for your picture ID in the claims process to verify your identity)
– Payment method for service fee/deductible (credit card, debit card, or eCheck)
– Shipping information
Under certain circumstances, additional documentation — such as a police report or proof of loss — may be required in order to process your claim.

Service fees/deductibles (plus tax if applicable)
Once your claim is approved, the following service fees/deductibles (based on your device tier and type of claim) will apply.

	Tier 1	Tier 2	Tier 3	Tier 4
Mechanical/Electrical Failure	\$0	\$0	\$0	\$0
Accidental Damage Unlimited Screen-Only Repair ¹ (Smartphones Only)	\$29	\$29	\$29	\$29
Accidental Damage Smartphone Back Glass-Only Repair ^{1†}	\$29	\$29	\$29	\$29
Accidental Damage All Other	\$29	\$49 (iPad) \$69 (Apple Watch) \$79 (Apple Watch Ultra) \$99 (Android/iPhone)	\$49 (iPad) \$99 (Android/iPhone)	\$199
Loss/Theft	\$50	\$180	\$249	\$499

If AppleCare Services are provided to you, these services are available during the first 24 months from the date you purchase the device from Spectrum Mobile and enroll in the plan, as long as your plan coverage remains uninterrupted.
¹ *The \$29 service fee for smartphone Accidental Damage — Unlimited Screen-Only repair will apply when service is provided through an Assurant-authorized repair center when and where repair service is available; otherwise, a replacement will be available under the Accidental Damage — All Other service fee of \$29 (Tier 1), \$99 (Tiers 2 and 3), or \$199 (Tier 4).*
^{1†} *Available on certain eligible devices during the first 24 months of device ownership up to the program claim limits. The \$29 service fee for back glass repair applies when service is provided through an Assurant-authorized repair center when and where repair service is available; otherwise, a replacement is available for the Accidental Damage — All Other service fee of \$29 (Tier 1), \$99 (Tiers 2 and 3), or \$199 (Tier 4). To see if your device is eligible, visit fastclaim.com/spectrummobile.*
Please visit fastclaim.com/spectrummobile to determine which service fee/deductible applies to your device.

- If your claim is authorized for walk-in repair:**
- You’ll receive an email with repair location information to have your device repaired.
 - Replacement parts used for repairs will come from our authorized service’s inventory. This may include reconditioned, rebuilt, or new parts of like kind and quality to the original device parts.
- If your claim is authorized for a replacement:**
- The replacement will be a reconditioned device of like kind and quality. If a reconditioned device isn’t available, we’ll replace it with a new device of like kind and quality. Device color may vary depending on availability.
 - It’ll be shipped via next-business-day delivery, when available, at no additional cost. Saturday delivery may be available for an additional fee.
 - After receiving your replacement device, you’ll have 10 days to return your damaged/ malfunctioning device (not applicable to loss/theft claims). Otherwise, an unrecovered equipment fee of no greater than the value of the replacement device plus shipping costs will apply. Instructions on how to return the device and prepaid shipping materials will be provided.

Summary of coverage
• **Other Important Information About Spectrum Mobile Protection Plan:**
• We’ll provide you with a copy of the Spectrum Mobile Protection Plan coverage documents with full details on benefits, exclusions, and service fees/deductibles when you enroll in the plan. Coverage documents are provided in English. You’ll be provided with advance written notice of any material changes to the coverage terms within 30 to 60 days, as indicated in your coverage documents.
• Spectrum employees aren’t licensed insurance agents and aren’t qualified or authorized to assess the adequacy of your existing coverages. This program may duplicate other coverages you may have, such as homeowners or renters insurance. This program would

cover you before any other insurance. You may check with your licensed agent for your own insurance assessment.
• Spectrum receives compensation for services performed in connection with this program.
• **Electronic Document Delivery:** We’re pleased to offer a greener approach to document delivery for your Spectrum Mobile Protection Plan. Electronic document delivery allows you to receive and store your coverage documents and other important information immediately. It also reduces the amount of paper you receive in the mail, which helps protect our environment. Receive your Spectrum Mobile Protection Plan Terms and Conditions electronically by supplying your email address and consent at the point of enrollment.
• **No-Fee Early Upgrades:** You’re eligible for this benefit only if you have a financed device and have paid 50% of your device cost. You must also be current with your scheduled financed device payments and your wireless service payments. The device must be in good working order. Trade-in benefits are provided by The Signal. Program administrative fees are paid to The Signal.
• **Pocket Geek® Mobile by Assurant® and Pocket Geek® Cloud Apps:** Download and register the Pocket Geek Mobile and Pocket Geek Cloud apps to have access to their full features. Availability and features may vary by device and operating system. Data charges may apply. During registration, you’ll be provided with the End User Licensing Agreement, which includes your rights for the product and the product’s terms of use. Pocket Geek® and Assurant® are service marks of Assurant, Inc. registered in the U.S. and other countries; Pocket Geek Mobile and Pocket Geek Cloud aren’t insurance products or service contracts.
• **Term:** Coverage begins on the date you enroll in the plan or device shipment date, whichever is later.
• **Claim Limits:** For accidental damage, loss, or theft, the program allows you up to six covered claims within a rolling 12-month period based on the date of the first repair or replacement. The maximum coverage per claim is the lesser of the replacement device or the purchase price of the claimed device, minus your service fee/deductible. There’s no limit to covered mechanical/electrical failure and smartphone screen-only repair claims.
• **Covered Items:** Spectrum Mobile Protection Plan covers the device, standard battery, standard charger, and SIM card (if applicable to your device). Accessories included in the original device packaging are covered only in the event of an incident simultaneously affecting both the device and accessory.
• **Causes of Loss Not Covered:** Losses caused or resulting from abuse; misuse; service performed by anyone not authorized by us; intentional or cosmetic damage; preexisting conditions; manufacturer’s recall; certain acts of God; consequential damage; and losses covered under a manufacturer’s warranty or pre-owned product warranty. Refer to coverage documents for a full list of exclusions.
• **Unrecovered Equipment Fee:** Please remember that damaged or malfunctioning devices must be returned within 10 days of receiving your replacement device. If you don’t return the device, you’ll be charged an unrecovered equipment fee of no greater than the value of the replacement device plus applicable shipping costs.
• **Cancellation:** You can cancel your optional coverage at any time by calling Spectrum Mobile at 1-833-224-6603. You’ll receive a refund and/or credit, if any, of the unearned portion of the price paid within the time frame required by law. This is **a month-to-month program that automatically renews unless canceled by you or us** and must be paid on a monthly basis or coverage will be canceled, in accordance with applicable state law, for nonpayment. We won’t cancel coverage for nonpayment without providing you with the opportunity to pay within the applicable notice period.
• **Provider Information:** Property insurance (for lost and stolen coverage) is underwritten by: American Bankers Insurance Company of Florida (NAIC 10111; Principal Address: P.O. Box 105689, Atlanta, GA 30348-5689; 305-253-2244; Jurisdiction: Washington, D.C., and all states in the United States; Domicile: FL) in all states. Coverage is provided under a Master Policy issued to Spectrum Mobile, LLC, IA 3000914783, CA 0M28079, 400 Washington Blvd, Stamford, CT 06902, 1-855-707-7328. You will be the Certificate holder on Spectrum Mobile, LLC’s Insurance Policy for loss and theft coverage benefits. The Service Contract Obligor is Federal Warranty Service Corporation in all states, except in CA — Sureway, Inc.; in FL — United Service Protection, Inc.; and in OK — Assurant Service Protection, Inc. These companies operate under the trade name Assurant. For CA customers, the 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 CDP20001C-0920-CH-1121. To request a sample of state-specific coverage documents prior to purchasing coverage, call 1-866-450-5185.
• **Administrator Information:** The Spectrum Mobile Protection Plan is administered by The Signal P/C License #103130 (GA); P.O. Box 47168, Atlanta, GA 30362; 1-877-875-4282. In OK, the Service Contract Administrator is The Signal, L.P. Pocket Geek Mobile by Assurant and Pocket Geek Cloud are provided by The Signal. These companies operate under the trade name Assurant.

Product and company names mentioned in this brochure may be trademarks of their respective companies.
The information in this brochure applies to the Spectrum Mobile Protection Plan offering in all states except New York.
© 2026 Assurant, Inc. © 2026 Charter Communications. All rights reserved.