

ProtectCELL COMPREHENSIVE PROTECTION Terms & Conditions

Form: PCCP-MBR-10.01.2020

1. ProtectCELL COMPREHENSIVE PROTECTION – PLAN OVERVIEW

A. ProtectCELL Comprehensive Protection (“Plan”) provides its members with certain benefits and privileges. With the purchase of a membership in the Plan (“Membership”), members are entitled to purchase discounts for certain wireless or technology related products and services and other benefits described below, subject to the conditions and limitations of these Terms and Conditions (“Terms”). Refer to the sales invoice received from the Authorized Dealer or Approved Retailer for determination of term and purchase price of the Membership.

B. **Please read the Terms carefully.** The Terms are between Digital Leash, LLC d/b/a ProtectCELL (“ProtectCELL”) and any purchaser of the Membership (“Member”), and establish and govern the respective rights and obligations of ProtectCELL and Member under the Plan. Upon the Member’s purchase of the Membership, the Member accepts and agrees to the Terms and shall be bound by all the Terms. No employee, agent or representative of ProtectCELL or any Authorized Dealer or Approved Retailer is authorized by ProtectCELL to make any statement, representation or warranty on behalf of ProtectCELL, the Plan or Membership, provide any other information to Member regarding ProtectCELL, the Plan or Membership not expressly contained in the Terms or waive any provision of the Terms. In the event of any conflict between the Terms and any other statement, information or representation made by ProtectCELL, any Authorized Dealer or Approved Retailer or any of their respective employees, agents or representatives, the Terms shall prevail.

2. MEMBERSHIP REQUIREMENTS

A. Membership is available for purchase by all individuals eighteen (18) years of age or older, subject to the Terms.

B. Member must have purchased a wireless or technology related product or service (the “Member Device”) from an Authorized Dealer, Approved Retailer or Member’s original device may be required to pass an electronic eligibility test, which is proprietary of ProtectCELL. Member hereby agrees that data from Member’s original device may be transferred to, and used by ProtectCELL in order for the eligibility test to be processed. If an electronic eligibility test is required, only the original device that passed the eligibility test is covered under this Membership. ProtectCELL is not permitted to extend the use of

this data by others, and that the use of this data is limited to obtaining the eligibility requirements.

C. Member must not be in breach of any material term of, or have engaged in fraud with respect to, the Terms or ProtectCELL.

D. ProtectCELL reserves the right to accept or reject any purchase of the Membership in the Plan in its sole discretion.

3. PLAN BENEFITS

A. During the term of the Membership (“Membership Term”), the Plan offers Member various purchase discount benefits or other value added services or products (“Discount Benefits”) summarized below in this Section. Any terms or conditions associated with Discount Benefits are available for review at www.protectcell.com.

1) Purchase discounts on certain wireless or technology accessories offered by a participating Authorized Dealer or Approved Retailer from which Member purchased his/her Member Device. ProtectCELL may, in its sole discretion, from time to time and without prior notice to Member, add, remove or otherwise modify any of the Discount Benefits offered by the Authorized Dealer or Approved Retailer. Please see Authorized Dealer or Approved Retailer for more details and limitations.

2) Access to ProtectCELL's web applications, to include security applications or Discount Benefits hosted by ProtectCELL partners. Member agrees that ProtectCELL may, in its sole discretion and without prior notice to Member, share Member's enrollment information with partner companies for the purposes of delivering web-hosted applications.

3) Access to other benefits that ProtectCELL may, in its sole discretion, offer as part of a bundle of value added services or products. Terms and conditions related to such other benefits are available at www.protectcell.com.

B. A Member who purchases the Member Device and Membership Plan may make a request to receive and use a ProtectCELL Certified wireless device or other related technology device (“ProtectCELL Device”) in place of the Member Device (“ProtectCELL Device Benefits,” and together with Discount Benefits, “Plan Benefits”), subject to the following conditions:

1) When Member Device and Member Plan are purchased together, on the same date of purchase from the same Authorized Dealer or Approved Retailer, a Member may file a request for ProtectCELL Device Benefits at any time, so long as the Membership Plan has not been cancelled, or a request for a return or refund has not been made.

2) Members who purchase the Membership Plan any time after the date of purchase of the Member Device must wait thirty (30) days from the Plan Purchase Date to request and receive a ProtectCELL Device under the Membership Plan.

- 3) In the event Member purchases a Membership Plan for their original device, the Member is required to have their original device pass an electronic eligibility test, which is proprietary to ProtectCELL. Coverage does not begin until after the device has successfully completed the eligibility test and ProtectCELL has received passing results of the test.
- 4) ProtectCELL will attempt to provide a ProtectCELL Device with similar style and features as the Member Device (of like kind and quality to the Member Device).
- 5) If the ProtectCELL Device requires a battery charger that is different from the charger associated with the Member Device, ProtectCELL will provide such required charger with the ProtectCELL Device.
- 6) ProtectCELL does not guarantee that the ProtectCELL Device will be the same color as the Member Device.
- 7) For each request by a Member for a ProtectCELL Device, ProtectCELL shall charge Member an administrative fee (the “Administrative Fee”), based upon the features, functionalities and capabilities of the supplied ProtectCELL Device. ProtectCELL reserves the right to perform address or other verification procedures related to the form of payment being tendered by the Member to ensure proper delivery of the device and delivery of benefits under the Plan.
- 8) For each request by a Member for a ProtectCELL Device, ProtectCELL reserves the right to charge Member a service fee up to \$850.00 for each request. The fee will be waived upon delivery of the Member Device to ProtectCELL within fourteen (14) calendar days of shipment of the requested ProtectCELL Device. In the event the customer is in possession of a ProtectCELL device from a previous request, the fee will also be waived when the ProtectCELL Device from the previous request is delivered to ProtectCELL. The Member is required to return the previously requested ProtectCELL Device to ProtectCELL for recycling within fourteen (14) calendar days of shipment of the requested ProtectCELL Device for the fee to be waived. Any Device sent to ProtectCELL for recycling must have any passcodes and/or tracking features including but not limited to: Find My iPhone, iCloud Account, Google Account, Samsung Reactivation Lock removed/deactivated in order for the fee to be waived.
- 9) Member is eligible to receive a ProtectCELL Device, if at the time of Member’s request of the ProtectCELL Device, the Member Device is not eligible for replacement, repair or maintenance service under the Member Device’s manufacturer’s warranty or an extended warranty or service contract. ProtectCELL reserves the right to return the device to Member if the device is covered under any other warranty and such warranty will provide the Member with a replacement device in exchange for their original device.
- 10) ProtectCELL will deliver the ProtectCELL Device to Member at the last known address of Member in ProtectCELL’s records or the address provided to ProtectCELL by Member at the time of his/her request for the ProtectCELL Device. Should Member request delivery to an address other than the last known address, ProtectCELL reserves

the right to request proof of the new address or other address verification. ProtectCELL will deliver the ProtectCELL Device using the method of its choice which typically results in Member receiving the ProtectCELL Device within two (2) business days of the request. ProtectCELL reserves the right to offer to Member shipping options for ProtectCELL's delivery of the ProtectCELL Device to Member, but such other shipping options may increase the cost to the Member to receive delivery of the ProtectCELL Device above the Administrative Fee. Should the Member desire delivery to a location other than the last known address of Member in ProtectCELL's records, ProtectCELL reserves the right to perform necessary verification of the identity of the Member or require proof of a change in address.

11) Member will accept receipt of the ProtectCELL Device when delivered to Member by ProtectCELL, unless ProtectCELL delivered such ProtectCELL Device to Member in error. If, for any reason, Member fails or refuses to accept receipt of the ProtectCELL Device when delivered to Member after Member's request for the ProtectCELL Device, Member shall not be entitled to a refund of the Membership Fee (as defined below).

12) Upon Member's request for a ProtectCELL Device, Member shall be entitled, notwithstanding any cancellation of the Membership by Member pursuant to Section 9 below, upon receipt of the ProtectCELL Device, to use the ProtectCELL Device for up to twenty-four (24) months from the date of ProtectCELL's receipt of the Member's request for the ProtectCELL Device ("ProtectCELL Device Period").

13) Upon delivery of the ProtectCELL Device to Member, ProtectCELL will provide to Member the applicable manufacturer's instructions on the use of the ProtectCELL Device.

14) Member will use the ProtectCELL Device in a careful and proper manner and in accordance with the manufacturer's instructions and specifications and the service agreement between Member and the applicable wireless communications service provider.

15) Member agrees to not:

- a) deface the ProtectCELL Device; or
- b) assign, rent, sublet, sell, attempt to dispose of, grant any interest in or otherwise transfer the ProtectCELL Device to any third party without first contacting ProtectCELL.

(1) If the ProtectCELL Device is not in complete working order when Member receives delivery of the ProtectCELL Device or it subsequently malfunctions within five (5) days of ProtectCELL's shipment of the ProtectCELL Device, Member shall promptly notify ProtectCELL by phone of such malfunction. ProtectCELL will provide a shipping tag to Member for Member to use to return the malfunctioning ProtectCELL Device to ProtectCELL. Provided that

Member is then in compliance with these Terms, ProtectCELL will provide another ProtectCELL Device to Member upon receiving notification that the shipping tag has been activated, and Member shall have the right to use the subsequently delivered ProtectCELL Device for the duration of the ProtectCELL Device Period. Member agrees to return to ProtectCELL the previously delivered ProtectCELL Device that has malfunctioned for inspection by ProtectCELL within seven (7) days after Member receipt of the subsequently delivered ProtectCELL Device. If Member does not use the provided shipping tag and the ProtectCELL Device is sent to an incorrect address, the ProtectCELL Device is damaged due to incorrect packaging by Member, or the ProtectCELL device is not returned, ProtectCELL may charge a Service Fee.

(2) If the ProtectCELL Device malfunctions after five (5) days of its shipment by ProtectCELL, Member shall promptly notify ProtectCELL of such malfunction. Provided that Member is then in compliance with these Terms, ProtectCELL will provide another ProtectCELL Device to Member as soon as commercially reasonable after either (i) Member provides ProtectCELL with Member's credit card number to hold for payment of a potential Administrative or Service Fee up to \$500, or (ii) Member has shipped and ProtectCELL has received and inspected the malfunctioning ProtectCELL Device and determined that the previously delivered ProtectCELL Device does not have a defect, damage or malfunction caused by Member's neglect or misuse of the previously delivered ProtectCELL Device. Member agrees to return to ProtectCELL the previously delivered ProtectCELL Device that has malfunctioned for inspection by ProtectCELL within seven (7) days after Member receipt of the subsequently delivered ProtectCELL Device. If Member provides ProtectCELL with Member's credit card number to hold for payment of a potential Administrative or Service Fee and Member fails to return the malfunctioning ProtectCELL Device to ProtectCELL within such seven-day (7-day) period or, after ProtectCELL receives the malfunctioning ProtectCELL Device from Member, ProtectCELL determines that the malfunctioning ProtectCELL Device has a defect, damage or malfunction caused by Member's neglect or misuse of the previously delivered ProtectCELL Device, ProtectCELL shall charge Member's credit card for the applicable Administrative or Service Fee. The ProtectCELL Device must have any passcodes and/or tracking features including but not limited to: Find My iPhone, iCloud Account, Google Account, Samsung Reactivation Lock removed/deactivated or a potential Service Fee will be charged.

c) During the ProtectCELL Device Period, the ProtectCELL Device shall be subject to the same terms, conditions and services provided by any applicable Communications Service Provider with respect to the Member Device under such Communications Service Provider’s wireless communications service agreement with Member.

16) At the end of the ProtectCELL Device Period, ProtectCELL may contact Member regarding the procedures for returning the ProtectCELL Device to ProtectCELL for recycling.

17) The Member acquires the right to use the ProtectCELL Device during the ProtectCELL Device Period. During the Membership Term, Member shall not permit any person to perform any service to, or replace any parts of, the ProtectCELL Device, without prior written approval from ProtectCELL.

4. MEMBERSHIP NUMBER

A. Upon purchase of the Membership, ProtectCELL will issue or cause to be issued to Member, a membership number. The membership number is not transferable and may only be used by the Member to whom the membership number is issued. Member will notify ProtectCELL and the Authorized Dealer or Approved Retailer if Member becomes aware of any unauthorized use of Member’s membership number.

5. MEMBERSHIP FEES

- A. Member will pay a monthly enrollment fee (“Membership Fee”) including applicable taxes, if any, upon purchasing the Membership Plan based on the type of Member Device.
- B. The “Membership Plan Purchase Date” is the date the Membership Fee was paid.
- C. **Refunds and Returns.** Coverage will continue to the end of the monthly billing cycle. No refunds will be given.

6. LOSS OF, OR DAMAGE TO, THE PROTECTCELL DEVICE

- A. In the event of any loss, damage, destruction, theft or disappearance of the ProtectCELL Device which Member has not previously returned to ProtectCELL (“Loss”), Member must immediately, and in any event, no later than within twenty-four (24) hours of Member becoming aware of such Loss, notify ProtectCELL of such Loss.
- B. Notwithstanding anything herein to the contrary, the Member shall remain liable to ProtectCELL for, any and all Loss resulting from any of the following circumstances: (a) the use or operation of the ProtectCELL Device by Member for a purpose or in manner for which it was not designed, (b) intentional, willful or wanton misuse, abuse or mishandling

of the ProtectCELL Device by Member, (c) violation of any of the Terms by Member or (d) intentional, dishonest, fraudulent or criminal acts by Member.

7. TERM OF MEMBERSHIP

- A. Member must purchase the Membership the same day as Member's purchase of his or her Member Device from the Authorized Dealer or Approved Retailer to avoid a thirty-day (30-day) waiting period for Requests under the Membership Plan.
- B. Coverage will continue as long as monthly payments are submitted in a timely manner to the Authorized Dealer or Approved Retailer.
- C. During the Membership Term, if Member transfers a telephone number associated with the Member Device to a new wireless or technology product owned by Member and purchased by Member from the Authorized Dealer or Approved Retailer, the Member may elect to purchase another Membership on the new wireless or technology product. ProtectCELL may require the payment of additional membership fees should the new device be of a different type than the original device. ProtectCELL may require proof from Member of any transfer of the telephone number associated with the Member Device to a new wireless or technology device.

8. CERTAIN CONDITIONS

- A. Plan Benefits are valid only on eligible purchases made at participating Authorized Dealers or Approved Retailers.
- B. Plan Benefits have no cash value, may not be redeemed for cash and are not transferable.
- C. For any Plan Benefit to apply, the Membership must be active and available at the time of purchase. Member will NOT be reimbursed retroactively for purchases made without active Membership at the time of purchase.
- D. Discount Benefits will be applied in consideration of all other eligible discounts and deductions (e.g., coupons, seasonal sale discounts, etc.) solely at the discretion of the participating Authorized Dealer or Approved Retailer, unless specifically stated.
- E. At the time of purchase of the Membership, Member shall submit to the Authorized Dealer or Approved Retailer, for the benefit of ProtectCELL, accurate and current information in connection with the Membership. Such information includes name, address, email address, and telephone number. It shall be Member's responsibility to make any necessary changes to Member's account information so that such information remains accurate and current during the Membership Term and ProtectCELL Device Period, as applicable. Member may change his/her account information by (i) updating Member profile data at the ProtectCELL Website www.protectcell.com, (ii) contacting ProtectCELL at 1.877.775.3274 or (iii) contacting the Authorized Dealer or Approved Retailer.

ProtectCELL shall not have any liability for correspondence, mail or e-mail that is lost, delayed, or misdirected.

9. CANCELLATION; TERMINATION

A. Member may cancel his/her Membership at any time by delivering notice of cancellation to the Authorized Dealer or Approved Retailer in written or electronic format, subject to the conditions in Section 5 above.

B. The date on which the Authorized Dealer or Approved Retailer receives a cancellation notice from Member shall be the effective date of cancellation of the Membership.

C. If Member requests the ProtectCELL Device and cancels such request after ProtectCELL has shipped the ProtectCELL Device but before Member receives delivery of the ProtectCELL Device, Member will be charged an Administrative fee, and upon receipt of ProtectCELL Device by Member, Member shall immediately return the ProtectCELL Device to ProtectCELL.

D. In the event that Member requests a ProtectCELL Device and ProtectCELL is unable to fulfill delivery of such ProtectCELL Device for any or no reason, ProtectCELL may cancel this Membership by notifying the Member of such inability and refunding the full Membership Fee to such Member.

E. ProtectCELL may terminate the Membership, without any reason in its sole discretion, including, without limitation, ProtectCELL's belief that the continued use of the Membership by the Member would violate any provisions of the Terms, applicable law, or otherwise be harmful to ProtectCELL. In the event of any such termination, Member will be entitled to a pro rata refund of the Membership Fee from the Authorized Dealer or Approved Retailer based on the number of days remaining in the Membership Term. No refund is given if a replacement device has been provided by ProtectCELL.

1) In the event of ProtectCELL's termination of the Plan, Member will be entitled to a pro rata refund of the Membership Fee from the Authorized Dealer or Approved Retailer based on the number of days remaining in the Membership Term.

2) In the event of ProtectCELL's termination of the ProtectCELL Device Benefits, at Member's election, ProtectCELL will either maintain Member's Plan Benefits until expiration of the term of the Membership or refund the Member a pro rata portion of the Membership Fee for the remaining portion of the Membership Term.

3) In the event of ProtectCELL's termination of any or all of the Discount Benefits, but not the ProtectCELL Device Benefits, at ProtectCELL's election, ProtectCELL will either maintain Member's Plan Benefits until expiration of the term of the Membership or the Authorized Dealer or Approved Retailer will refund

the Member a pro rata portion of the Membership Fee for the remaining portion of the Membership Term.

4) ProtectCELL shall have no obligation to pay any refunds payable to Member under this Section 9.E. if the member has received a replacement device from ProtectCELL. In the event Membership is terminated due to non-payment, deposit amount is non-refundable.

5) ProtectCELL may terminate the Plan or any or all of the Plan Benefits, in whole or in part, at any time with or without notice to Member, including without limitation, if Member makes a request for the ProtectCELL Device with the intent personally to profit (e.g., selling the phone we ship them, giving it to someone else, etc.) from use of the ProtectCELL Device, Member intentionally causes damage to the ProtectCELL Device, or Member intentionally voids or breaches the manufacturer's extended warranty or a service contract covering the Member Device.

10. HOW TO MAKE A REQUEST

A. Contact ProtectCELL by phone at 1.877.775.3274 between the hours of 9:00 AM and 12:00 AM eastern standard time (seven (7) days a week, except major holidays), or visit www.protectcell.com and log in to your account to make a Request online.

B. A thirty (30) day waiting period may apply to requests under Membership Plans not purchased on the date of purchase of the Member Device.

11. CONTACT INFORMATION

A. Please contact ProtectCELL:

- 1) By phone at 1.877.775.3274;
- 2) By email at www.protectcell.com; or
- 3) By writing ProtectCELL at 39500 High Pointe Blvd, Suite 250, Novi, MI 48375. ATTENTION: Customer Service.

12. CHANGES TO THE TERMS

A. ProtectCELL may, in its sole discretion, change the Terms at any time without notice or liability by posting revised Terms and Conditions on the ProtectCELL Website. Any changes shall take effect immediately, unless otherwise provided. Member may view the current version of these Terms at any time by visiting the ProtectCELL Website. Member may also obtain a copy of the Terms at the Authorized Dealer or Approved Retailer or by contacting ProtectCELL in accordance with Section 11 above.

13. DISCLAIMERS; LIMITATION OF LIABILITY

A. NONE OF THE PLAN, THE MEMBERSHIP, OR ANY OF THE PLAN BENEFITS IS AN INSURANCE POLICY OR A CONTRACT OF INSURANCE OR AN EXTENDED WARRANTY OR SERVICE CONTRACT.

B. USE OF THE PLAN AND ANY OF THE PLAN BENEFITS IS AT MEMBER’S SOLE RISK. THE PLAN BENEFITS ARE PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS.

C. PROTECTCELL AND ALL OF ITS AFFILIATES, DIRECTORS, OFFICERS AND AGENTS (“PROTECTCELL ENTITIES”), AND THE AUTHORIZED DEALER OR APPROVED RETAILER EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND WITH RESPECT TO THE PLAN AND ANY OF THE PLAN BENEFITS, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON- INFRINGEMENT.

D. PROTECTCELL ENTITIES MAKE NO REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, THAT (i) THE PLAN WILL MEET MEMBER’S REQUIREMENTS, (ii) THE PLAN WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, OR (iii) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION OR OTHER MATERIAL PURCHASED OR OBTAINED BY MEMBER FROM MEMBERSHIP IN THE PLAN WILL MEET MEMBER’S EXPECTATIONS.

E. PROTECTCELL ENTITIES SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES (EVEN IF PROTECTCELL ENTITIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), RESULTING FROM: (i) THE USE OR THE INABILITY TO USE THE PLAN OR ANY BENEFITS THEREOF; (ii) THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES RESULTING FROM ANY GOODS, DATA, INFORMATION OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED VIA THE USE THE PLAN; (iii) UNAUTHORIZED ACCESS TO OR ALTERATION OF THE PLAN’S DATA; OR (iv) ANY OTHER MATTER RELATING TO THE PLAN.

F. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL, CONSEQUENTIAL OR OTHER DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS AND EXCLUSIONS MAY NOT APPLY TO YOU.

14. DISPUTE RESOLUTION/ARBITRATION AGREEMENT AND CLASS ACTION WAIVER

PLEASE READ THIS DISPUTE RESOLUTION/ARBITRATION AGREEMENT AND CLASS ACTION WAIVER, INCLUDING THE OPT-OUT PROVISION, CAREFULLY TO UNDERSTAND YOUR RIGHTS. IT REQUIRES THAT CLAIMS (AS DEFINED BELOW) BE RESOLVED SOLELY THROUGH BINDING ARBITRATION ON AN INDIVIDUAL BASIS, RATHER THAN BY A JURY OR IN A CLASS ACTION.

Arbitration is a method of resolving any Claim without filing a lawsuit. In this Arbitration Agreement and Class Action Waiver (collectively including all of this section of this Agreement),

You, and ProtectCELL (the “Parties”) are agreeing to submit any and all Claims to binding arbitration on an individual basis for resolution. This Arbitration Agreement and Class Action Waiver sets forth the terms and conditions of our agreement to binding arbitration. The Parties agree that any and all claims, disputes and controversies related in any way to this Membership Plan, including but not limited to claims related to the underlying transaction giving rise to this Membership Plan, or claims related to the sale, financing or fulfillment of this Membership Plan (collectively, “Claims”), shall be resolved by final and binding arbitration. “Claims” shall be given the broadest meaning possible and includes, without limitation, Claims arising under agreement, tort, statute, regulation, rule, ordinance or other rule of law or equity, and Claims against any of ProtectCELL’s owners, shareholders, members, affiliates, subsidiaries, divisions, directors, officers, employees, representatives, agents, successors, or assigns. In arbitration, Claims are resolved by an arbitrator and not by a judge or jury. THE PARTIES, INCLUDING You, WAIVE ANY RIGHT TO HAVE CLAIMS DECIDED BY A JUDGE OR JURY.

In addition, except as expressly stated in the Class Action Waiver or otherwise expressly stated herein, the arbitrator shall have exclusive authority to decide all issues related to the enforcement, applicability, scope, validity, and interpretation of this Arbitration Agreement, including but not limited to any unconscionability challenge or any other challenge that the Arbitration Agreement is void, voidable or otherwise invalid. Notwithstanding this agreement to arbitrate, each of the Parties retains the right to seek remedies in small claims court to resolve any Claim, on an individual basis, within the jurisdiction of small claims court. You acknowledge Your understanding that all Parties hereunder are waiving their rights to go to court, except for small claims court, to resolve any Claims arising under or related to this Membership Plan. The Parties agree and acknowledge that the transaction evidenced by this Membership Plan affects interstate commerce. The Parties further agree that all issues relating to this Arbitration Agreement and Class Action Waiver, including its enforcement, scope, validity, interpretation, and implementation, will be determined pursuant to federal substantive law and the substantive and procedural provisions of the Federal Arbitration Act (“Act”), 9 U.S.C. §§ 1-16. If federal substantive law holds that state law should apply to any issue relating to this Arbitration Agreement and Class Action Waiver, then the law of the state where You purchased the Membership Plan shall apply, without regards to conflicts of law.

CLASS ACTION WAIVER. All Claims must be brought solely in an individual capacity, and not as a plaintiff or class member in any purported class action, collective action, representative action, mass action, private attorney general action or action on behalf of the general public, or similar proceeding (any such action is referred to herein as a “Class Action”). **NO CLAIM WILL BE ARBITRATED ON A CLASS ACTION BASIS.** The Parties, including You, expressly waive any right or ability to bring, assert, maintain, or participate as a class member in any Class Action in court, arbitration, or any other forum, and the right for anyone to do so on Your behalf. The arbitrator may not consolidate more than one person or entity’s claims, and may not otherwise preside over any Class Action. The arbitrator shall not have the authority to combine or aggregate multiple persons’ or entities’ Claims or discovery, to conduct a Class Action or to make an award to any person or entity not a party to the arbitration. Notwithstanding anything to the contrary, the Parties agree that the enforcement, applicability, scope, validity, and/or interpretation of this Class Action Waiver shall be decided by a court of competent jurisdiction and not by an arbitrator. If this Class Action Waiver is ruled unenforceable or is interpreted to not prevent a Class Action, then the Arbitration Agreement shall be null and void, and any Claims shall proceed in a court of law and not in arbitration. The Parties agree that if an arbitrator renders a decision regarding the enforcement, applicability, scope, validity, and/or interpretation of this Class Action Waiver, or determines that a Class Action may proceed in arbitration, then: (1) the arbitrator has

exceeded his powers, pursuant to §10(a)(4) of the FAA, by taking such action; (2) either party may seek immediate review of that decision by a court of competent jurisdiction; and (3) a court of competent jurisdiction shall apply a “de novo” standard of review of that decision if such standard of review is allowed by the common law or statutes of that state. The Parties, including You, agree that if for any reason a Claim proceeds to Court, rather than arbitration, (1) the Claim will proceed solely on an individual, non-class, non-representative basis, and (2) no Party may be a class representative or class member or otherwise participate in any Class Action.

The arbitration shall be administered by the American Arbitration Association (“AAA”). The arbitration shall be conducted pursuant to the AAA Consumer Arbitration Rules (the “Code”). Information on AAA and a copy of the Code may be found at the following number and URL: American Arbitration Association, (800) 778-7879, www.adr.org. The arbitration will be governed by federal substantive law and the substantive and procedural provisions of the Federal Arbitration Act (“Act”), 9 U.S.C. §§ 1-16. If federal substantive law holds that state law should apply to any issue relating to the arbitration, then the law of the state where You purchased the Membership Plan shall apply, without regards to conflicts of law. The arbitration will occur before a single, neutral arbitrator selected in accordance with the Code in effect at the time the arbitration is commenced. If Your total damage claims (not including attorney’s fees) do not exceed \$25,000, then all Claims shall be resolved by the Code’s Procedures for the Resolution of Disputes through Document Submission, except that a Party may ask for a hearing or the arbitrator may decide that a hearing is necessary. If a hearing is held, You have a right to attend the arbitration hearing in person, and You may choose to have any arbitration hearing held in the county in which You live, the closest AAA location to Your residence, or via telephone. In the event that the specified arbitration forum is unavailable, the Parties may agree on a substitute arbitration forum. If the Parties cannot agree, a court of competent jurisdiction may appoint a substitute arbitration forum. For information about how to initiate arbitration with the AAA, the Parties may refer to the AAA Code and forms at www.adr.org or call (800) 778–7879. If You initiate arbitration with AAA, You must pay the AAA filing fee in an amount no greater than the fee You would have to pay if You filed a complaint in federal court. ProtectCELL will pay any remaining Costs of arbitration required by the Code (“Arbitration Costs”); however, if the arbitrator determines that any of Your claims are frivolous, You shall bear all of the Arbitration Costs. If ProtectCELL initiates arbitration against You, ProtectCELL will pay the AAA filing fee and the Arbitration Costs. Each party will pay his/her/its own attorney’s fees, as well as costs relating to proof and witnesses, regardless of who prevails, unless applicable law and/or the Code gives a party the right to recover any of those fees from the other party. An arbitration award may not be set aside except upon the limited circumstances set forth in the Federal Arbitration Act. An award in arbitration will be enforceable under the Federal Arbitration Act by any court having jurisdiction. The time for commencing an arbitration asserting any Claim shall be determined by reference to the applicable statute(s) of limitations, including the applicable rules governing the commencement of the limitations period, and a Claim in arbitration is barred to the same extent it would be barred if it were asserted in court of law or equity rather than in arbitration. If any portion of this Arbitration Agreement is deemed invalid or unenforceable, all the remaining portions of this Arbitration Agreement shall nevertheless remain valid and enforceable, provided, however, that if any portion of the Class Action Waiver is deemed invalid or unenforceable, then this Arbitration Agreement shall be invalidated and unenforceable in its entirety. In the event of a conflict or inconsistency between this Arbitration Agreement and Class Action Waiver and the other provisions of this Membership Plan or any other agreement, this Arbitration Agreement and Class Action Waiver governs.

OPT-OUT PROVISION. YOU SHALL HAVE THE RIGHT TO OPT OUT OF THIS ARBITRATION AGREEMENT AND CLASS ACTION WAIVER BY PROVIDING WRITTEN NOTICE OF YOUR INTENTION TO DO SO TO PROTECTCELL WITHIN THIRTY (30) DAYS OF THE PURCHASE OF THIS MEMBERSHIP PLAN. To opt out, You must send written notice to either: (1) 10751 Deerwood Park Blvd., Suite 200, Jacksonville, FL 32256, Attn: Legal or (2) legal@fortegra.com, with the subject line, “Arbitration/Class Action Waiver Opt Out.” You must include in Your opt out notice: (a) Your name and address; (b) the date You purchased Your Membership Plan; and (c) the Authorized Dealer or Approved Retailer. If You properly and timely opt out, then all Claims will be resolved in court rather than arbitration.

15. GOVERNING LAW

A. The Membership, the Plan, the Plan Benefits and the Terms shall be governed by and construed in accordance with the laws of the State of Florida.

16. MISCELLANEOUS

A. These Terms, including all documents referenced herein, represent the entire understanding between ProtectCELL and the Member with respect to the Plan and the Membership and supersedes any other agreements, statements or representations.

B. No waiver by ProtectCELL of any breach of this agreement shall be considered as a waiver of any subsequent breach of the same or any other provision hereof.

C. The headings in this agreement are for convenience of reference only and shall not affect the meaning or construction of the terms and conditions contained herein.