

Phone Insurance — Worth It?

THE QUICK VERSION

- 1 Accidental damage — a cracked screen, a phone dropped in the sink, a bent frame. The most common claim by far.
- 2 Loss — the phone left in a taxi or a restaurant and never seen again.
- 3 Theft — the phone taken from you. Usually covered, but sometimes with conditions, like filing a police report.

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Phone Insurance and “Device Protection” — Worth It or Not?

What device protection covers, what it really costs, the alternatives, and when to cancel.

————— **An Extended Guide · No. 1709 · DEVICE PROTECTION** —————

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1. The Real Question

Not 'is insurance good' but 'is it good for you.'

When you get a new phone, somewhere in the paperwork — at the store, or in a pop-up on the screen — you are offered device protection. It sounds like common sense. Phones are expensive, accidents happen, so of course you protect it. Many folks check the box without a second thought and then pay for it, quietly, for years.

Here is what the box does not tell you. Device protection is insurance, and like all insurance it is a bet. You are betting something will go wrong; the carrier is betting it will not. For some people and some phones, it is a smart bet. For others, it is money handed over for nothing. The question that matters is not whether phone insurance is good in general — it is whether it is good for your phone and your life.

This guide gives you the tools to answer that for yourself. We will look at exactly what these plans cover, the two ways they cost you, what the maker and your credit card may already provide, the cheaper ways to protect a phone, and — plainly — when it is worth keeping and when it is worth canceling. No scare tactics. No sales pitch. Just the honest math, in words you can use at your own kitchen table.

GOOD TO KNOW

A consumer advocacy group, PIRG, studied these plans and concluded most people would come out ahead skipping them. That does not settle your case — but it tells you the box is not the automatic 'yes' the store makes it feel like.

2. What Device Protection Actually Covers

The three things it's really for.

Device protection — whether the carrier calls it insurance, a protection plan, or 'mobile protect' — generally covers three kinds of trouble that an ordinary warranty does not. Knowing exactly what it is for keeps you from paying for protection against things that rarely happen, or that something else already covers.

- Accidental damage — a cracked screen, a phone dropped in the sink, a bent frame. The most common claim by far.
- Loss — the phone left in a taxi or a restaurant and never seen again.
- Theft — the phone taken from you. Usually covered, but sometimes with conditions, like filing a police report.

Notice what is NOT the main event here. A phone that simply stops working on its own, with no drop or spill, is usually covered by the manufacturer's warranty for the first year — not by the protection plan. So in that first year, you may be paying for protection against failures the maker already handles for free. The protection plan earns its keep mainly for accidents, loss, and theft.

Coverage also varies between plans, and the loss-and-theft part is where the differences are biggest. Some basic plans cover only damage, not loss or theft. If the thing you fear most is losing the phone, you need to confirm the specific plan covers loss — do not assume it does. The fine print, not the brochure, is what pays claims.

WATCH OUT

Read whether loss and theft are actually included. A cheaper 'protection' tier may only cover damage. The word 'protection' on the bill does not guarantee you are covered if the phone vanishes.

3. The Deductible — The Part Nobody Mentions

The fee is only half of what you pay.

Here is the fact that changes the whole picture, and the one the store is least eager to dwell on. Paying the monthly fee does not mean a replacement is free. When you actually file a claim, you pay again — a deductible, sometimes called a service fee. And the deductible is not small.

The deductible usually scales with how expensive your phone is. A basic or older phone might have a modest deductible. A current flagship can carry a deductible of a couple hundred dollars or more for a full replacement. Many plans do offer a cheaper, sometimes free, screen repair — that is the kindest part of these plans. But for a lost, stolen, or badly broken phone, you pay the full replacement deductible on top of every monthly fee you have already paid.

So the true cost of a claim is the monthly fee times every month you carried it, PLUS the deductible. People remember the small monthly number and forget the deductible waiting at the end. When you do the honest sum, the 'protection' can cost a large fraction of simply buying another phone — especially if the phone being replaced is not brand new.

TIP

Before you ever need it, find out your exact deductible for a lost or damaged phone. The carrier lists it by device. Knowing that number is the single most useful fact for deciding whether the plan is worth it.

4. What the Monthly Fee Adds Up To

Small every month, large over the life of the phone.

A few dollars a month does not feel like much, and that feeling is exactly why these plans are so profitable. But a phone lives in your hand for three, four, sometimes five years, and the fee is charged every single one of those months whether anything ever happens or not. Stretch a modest monthly fee across the whole life of a phone and the total is no longer modest.

Picture it in plain terms. A protection plan at the higher end of the typical range, carried for a few years, can total well over a hundred dollars — and for some plans and phones, a good deal more — before you ever file a claim. If you then file a claim, you add the deductible to that. Now compare the whole amount to what it would simply cost to repair a screen out of pocket, or to replace a mid-range phone. Often the numbers are uncomfortably close.

This is the heart of the PIRG argument. Over a typical year, the premium plus a likely deductible can total a few hundred dollars. For the many people who never file a claim, that money is simply gone. Insurance only pays off if the thing you insured against actually happens — and for a careful person with a phone in a case, it often does not.

GOOD TO KNOW

Insurance is designed so the company collects more than it pays out — that is how it stays in business. That does not make it a rip-off, but it does mean the odds favor the carrier. You buy it for peace of mind against a loss you couldn't easily absorb, not to come out ahead.

5. The Fine Print That Catches People

Refurbished phones, claim limits, and waiting periods.

Even when a plan pays a claim, the details can surprise you. These are not reasons to avoid protection entirely, but they are reasons to go in with open eyes, because folks are often disappointed by something they could have known up front.

- Replacements are often refurbished. When you file a claim, you frequently receive a repaired, like-new phone rather than a factory-new one. It works, but it is not the shiny new box you might picture.
- There is usually a claim limit. Most plans cap how many claims you can file in a year. Drop two phones in quick succession and you may be out of coverage for a while.
- The replacement may not be the newest model. You are typically made whole for the phone you had, not upgraded to the latest version.
- There can be a waiting period or enrollment window. You usually must enroll within a short time of getting the phone; you cannot wait until after you crack the screen.

None of this is hidden exactly — it is all in the terms — but almost nobody reads the terms when they are checking a box at the counter. The practical lesson is simple: a protection plan does not promise a brand-new phone on demand with no cost and no limit. It promises a working replacement, often refurbished, for a deductible, within limits. That is a reasonable thing to buy — if it is a good fit. Just buy it knowing what it really is.

WATCH OUT

If you are counting on protection, enroll when you get the phone. Most plans will not let you add coverage weeks later, and certainly not after something has already gone wrong. Miss the window and the option is gone.

6. Who Really Runs These Plans

The name on the bill isn't always who handles the claim.

It helps to know that the carrier's name on the protection line is mostly the storefront. The actual insurance behind these plans is usually run by a specialist company — most commonly Asurion, and in some cases Assurant. When you file a claim, you often end up dealing with that company, not the carrier you pay every month.

Why does this matter to you? A few reasons. First, it explains why the claims process can feel like a different company than the one you bought service from — because it is.

Second, it means the same underlying insurer may be behind plans sold under several carrier names, so the experience is similar across carriers. Third, it is a reminder that this is a real insurance product with real terms, claims forms, and deductibles — not a casual carrier perk.

When you do file, you will typically go to a website or call a number specific to the protection plan, confirm your identity and the phone, describe what happened, pay the deductible, and receive a replacement or a repair. Keep your account details and your phone's identifying number handy, because they will ask. We will walk through the actual filing steps in a later chapter.

GOOD TO KNOW

Because a third party handles claims, the quality of that experience is worth asking neighbors about. Some folks find it smooth; others find it slow. It is a fair thing to weigh when deciding whether the plan is worth keeping.

7. The Maker's Own Plan — AppleCare and Samsung Care

Often cheaper, and sometimes better, than the carrier's.

The carrier is not the only one selling protection. The company that made your phone offers its own plan — AppleCare+ for iPhones, Samsung Care+ for Galaxy phones, and similar for Google Pixel. These frequently cost less per month than the carrier's version and can be a cleaner experience, because you deal directly with the maker who knows the phone best.

The maker's plan usually comes in two flavors: one that covers accidental damage only, and a slightly pricier one that adds loss and theft. If you decide you want protection, it is well worth comparing the maker's plan to the carrier's side by side. Often the maker's plan covers the same ground for less, with repairs done at the maker's own service centers using genuine parts. One comparison noted the carrier plan's coverage largely overlapped with the cheaper AppleCare+ option.

- 1 Decide whether you want damage-only or damage-plus-loss-and-theft coverage.
- 2 Look up the maker's plan for your exact phone — AppleCare+, Samsung Care+, or Pixel coverage.
- 3 Compare the monthly fee and the deductible against the carrier's plan for the same coverage.

- 4 Pick the one that covers what you want for less — they rarely both make sense at once.

WATCH OUT

Do not pay for both the carrier's plan and the maker's plan on the same phone. They cover the same risks. Paying twice is pure waste — pick one, or neither.

8. Your Credit Card May Already Cover It

A benefit many people pay for twice.

Here is a pleasant surprise that saves some folks the whole question. Many credit cards include cell phone protection as a free benefit — as long as you pay your monthly phone bill with that card. It is not advertised loudly, and plenty of people have it without knowing, which means they are buying carrier protection for something a card already provides.

The card benefit typically covers damage and sometimes theft, usually with its own deductible and a yearly limit, and often you must pay the phone bill with that card for the coverage to apply. It will not cover every situation — simple loss is often excluded — but for cracked screens and theft it can be genuine coverage you are already entitled to. It is absolutely worth checking before you pay a carrier a dime.

- 1 Find the benefits guide for each credit card you carry — it came with the card or is on the card's website.
- 2 Look for 'cell phone protection' or 'cellular telephone protection.'
- 3 Note the requirement — usually you must pay your phone bill with that card.
- 4 Note the deductible and yearly limit, and compare it to what the carrier's plan offers.

GOOD TO KNOW

If a card you already have covers your phone, simply paying your phone bill with that card may give you free protection — and you can drop the paid plan. Call the number on the back of the card and ask them to confirm the cell phone benefit.

9. A Good Case and Screen Protector

The cheapest insurance there is.

Before any paid plan, there is a form of protection that costs a few dollars once and prevents the very accidents you would otherwise file a claim for. A sturdy case and a glass screen protector are the most cost-effective thing you can do for a phone, by a wide margin. Most dropped phones that would have cracked simply bounce instead.

The screen is the part that breaks most often and costs the most to repair. A tempered-glass screen protector — a thin, clear pane that sticks over the real screen — takes the hit and sacrifices itself instead of the phone. When it chips, you peel it off and stick on another for a few dollars. A good case with a raised lip around the screen and some give in the corners handles the drops that would otherwise bend a frame or shatter a back.

- A case with raised edges keeps the screen off the ground when the phone lands face-down.
- A tempered-glass screen protector absorbs the crack so the real screen survives.
- Corners that absorb shock — not just a thin skin — matter most, because phones land on corners.
- Together these cost a few dollars once, versus a few dollars every month forever.

GOOD TO KNOW

This is not an either-or with insurance — a case and protector make sense no matter what you decide about a plan. But for many careful people, a good case and protector ARE the protection plan, at a fraction of the cost.

10. Self-Insuring — The Quiet Alternative

Be your own insurance company.

Here is the strategy that insurance companies would rather you not think about, because it is often the smartest one. Instead of paying the carrier a few dollars every month, you set that same money aside yourself. After a couple of years you have quietly saved up a cushion — and if nothing ever happens to your phone, that cushion is yours to keep, not the carrier's.

This is called self-insuring, and it is exactly what you already do for small risks in life. You do not insure your toaster or your coffee maker; if one breaks, you buy another. A phone sits in a gray zone — expensive enough to hurt, cheap enough that many people can absorb it with a modest rainy-day fund. If a surprise phone replacement would not wreck your month, self-insuring usually wins over the years, because you keep the money when nothing goes wrong.

The honest limit is this: self-insuring only works if you genuinely have the cushion when the moment comes. The whole point of insurance is to turn a sudden big cost into small predictable ones. If a surprise replacement cost would send you into real hardship, that

predictability is worth paying for, and a plan makes sense. If it would merely be annoying, you are usually better off being your own insurance company.

TIP

A simple way to start: open a small savings envelope or account and quietly put aside what the protection plan would have cost each month. Within a year or two you'll have a replacement fund — and it earns its keep whether or not you ever break a phone.

11. When It IS Worth It

The cases where I'd keep the plan.

I am not against device protection. There are real situations where I would tell a friend to keep it, and they come down to two things: how expensive the phone is to replace, and how likely you are to need a claim.

- You have a brand-new, top-of-the-line phone. The replacement cost is high, so protection against a total loss buys real security in the first year or two.
- A surprise replacement cost would genuinely strain your budget. This is the core reason insurance exists — to turn a painful sudden cost into small ones.
- You have a history of dropping, losing, or soaking phones. If claims are likely for you, the odds tilt toward the plan paying off.
- You work or spend time where phones get damaged — around water, heights, dust, or heavy activity.
- You travel often and losing your phone far from home would be a serious problem, not just an inconvenience.

If one or more of these describes you, protection is a reasonable thing to carry — especially while the phone is new. The key is to revisit the decision as the phone ages. A plan that made perfect sense on a brand-new flagship makes much less sense on that same phone three years later, when it is paid off and cheaper to replace. Keeping it then is just habit.

GOOD TO KNOW

Even in the 'worth it' cases, compare the maker's plan and your credit card's benefit first. 'Worth it' means worth protecting — it does not mean the carrier's plan is automatically the best way to do it.

12. When It Is NOT Worth It

The cases where I'd drop it today.

Just as often, the honest answer is that the plan is costing you money for very little in return. Here are the situations where I would cancel it without much hesitation.

- Your phone is a few years old and paid off. A refurbished replacement would be cheap, so a plan with a steep deductible makes little sense.
- You are a careful person with the phone in a good case. If you have never filed a claim in years, the odds say you likely never will.
- You could comfortably replace the phone out of pocket. If the cost would be annoying but not harmful, self-insuring wins.
- Your credit card or the maker's cheaper plan already covers you. Paying the carrier on top is simply paying twice.
- You have a modest, inexpensive phone. The whole phone may cost little more than a year or two of fees plus a deductible.

If you recognize yourself here, canceling is one of the easiest small wins on a phone bill. It touches nothing else — not your number, not your service, not your phone's day-to-day workings. It simply stops a charge that was buying you something you are statistically unlikely to use. We will cover exactly how to cancel in a couple of chapters.

WATCH OUT

The most common waste I find is protection still running on a phone that has been paid off for two years. Nobody chose to keep it — it just never got canceled. If that is you, this is found money.

13. New Phone vs. Old Paid-Off Phone

The single biggest factor in the whole decision.

If you remember only one idea from this guide, make it this one: the right answer changes as your phone ages. The same plan on the same phone can be smart in year one and wasteful in year four. That is because the two things that drive the decision — replacement cost and the deductible — both shrink as the phone gets older, while the monthly fee usually does not.

A brand-new flagship is expensive to replace and carries a high deductible, but losing it with no protection would be a genuine blow — so the plan can be worth it. The very same phone three years later is paid off, worth a fraction of its original price, and easily replaced

with a good used or refurbished model. Paying a few dollars a month plus a steep deductible to protect something you could replace cheaply no longer adds up.

- 1 Ask: if this phone vanished today, what would it actually cost me to replace it with a comparable one?
- 2 Ask: what is my deductible for a lost or damaged version of this exact phone?
- 3 If the deductible plus a year of fees is close to the replacement cost, the plan is not earning its keep.
- 4 Set a yearly reminder to re-ask these questions — especially the year your phone finishes paying off.

GOOD TO KNOW

The month your phone is paid off is the natural moment to revisit protection. Your bill is already changing that month, so it's the perfect time to decide whether the protection line should stay or go.

14. Deciding for Your Phone

A short worksheet you can do at the kitchen table.

Let us turn all of this into a decision you can actually make. Grab a pen and answer these honestly for the phone in your hand right now. There are no wrong answers — the point is to see your own situation clearly instead of defaulting to the box the store checked.

- How old is my phone, and is it paid off yet?
- What would a comparable replacement realistically cost me today?
- What is my deductible for a lost or damaged version of this phone?
- Have I filed a phone claim in the last few years? How careful am I, honestly?
- Would a surprise replacement cost merely annoy me, or genuinely hurt my budget?
- Does a credit card I use, or the maker's cheaper plan, already cover this phone?
- Do I have a case and screen protector on it right now?

Now read your answers together. If your phone is new and pricey, a surprise cost would hurt, and nothing else covers you — lean toward keeping protection, ideally the cheapest version that covers what you fear. If your phone is older and paid off, you are careful and cased, a replacement would only annoy you, and a card or maker's plan already helps — lean toward dropping it and self-insuring. Most people, once they answer honestly, find the decision makes itself.

GOOD TO KNOW

There is no single right answer for everyone — that is the whole point. Two reasonable people with different phones and different budgets can correctly reach opposite decisions. The goal is to decide on purpose, not by default.

15. How to File a Claim If You Have It

What to do when something actually happens.

If you do carry protection and something goes wrong, acting promptly and having a few facts ready makes the process far smoother. Here is the general path — the exact steps vary slightly by carrier and by whether Asurion or Assurant handles the claim, but the shape is the same everywhere.

- 1 Act quickly. Most plans want a claim filed within a set number of days of the incident. Do not sit on it.
- 2 Go to the protection plan's website or call its claims number — this is usually separate from regular customer service.
- 3 Have your phone's details ready: the account, and the phone's identifying number if you can find it.
- 4 Describe honestly what happened — damage, loss, or theft. For theft, you may need a police report, so file one.
- 5 Pay the deductible. Remember this is the second cost, on top of the monthly fees you have already paid.
- 6 Choose repair or replacement as offered, and confirm whether you are getting a new or refurbished phone.

A couple of practical notes. If the only problem is a cracked screen, ask specifically about screen repair, which is often cheaper or even free under the plan — much better than a full replacement claim. And before you hand over or send off a damaged phone, make sure your photos and contacts are backed up, because you may not get that same phone back.

WATCH OUT

Filing a claim can use up one of your limited claims for the year and may raise your future deductible. For very minor damage you can live with, it is sometimes worth not filing at all — save the claim for something that truly needs it.

16. How to Cancel Device Protection

If you've decided to drop it, here's how.

If you have worked through this guide and decided protection is not earning its keep, canceling is quick and harmless. It removes exactly one line from your bill and changes nothing else — not your number, not your plan, not how your phone works day to day. Here is how to do it cleanly.

- 1 Open your carrier's app or website and sign in, or call the main customer service number.
- 2 Find the protection or insurance line under your plan's features or add-ons.
- 3 Choose to remove or cancel it, and confirm the date it stops.
- 4 If you call, say plainly: 'Please remove the device protection from my account and tell me the date it ends.'
- 5 Check next month's bill to confirm the charge is gone and no new one took its place.

One thing to think about before you cancel: if you later decide you want protection back, you usually cannot re-add it freely — most plans only let you enroll within a window after getting a new phone. So cancel with the understanding that it is likely a one-way door for this phone. For an older, paid-off phone that is exactly the point. Just do not cancel in a moment of pique and expect to re-add it next week.

TIP

Right after you cancel, that is the moment to start your self-insurance habit — set aside the money the plan was costing. Then a future accident is covered by your own cushion instead of a plan you no longer have.

17. Loss and Theft — The Special Case

The one risk a case and a savings jar can't fully solve.

A good case protects against drops. A savings cushion protects against the cost of replacement. But loss and theft carry an extra worry that deserves its own thought: it is not just the phone that is gone, it is everything on it and everything it can unlock. That is a different kind of risk, and it is the strongest argument for either carrying loss-and-theft coverage or taking a few free precautions.

The good news is that the most important protections against loss and theft are free and built into every modern phone. A screen lock — a passcode, your fingerprint, or your face — keeps a thief out of your accounts. Apple's Find My and Google's Find My Device let

you see your phone on a map, make it ring, lock it, or erase it from afar. These do more to limit the damage of a lost phone than any insurance plan, because they protect your information, not just the hardware.

- Set a screen lock — passcode plus fingerprint or face. This is the single most important step.
- Turn on Find My iPhone, or Find My Device on Android, so you can locate, lock, or erase it remotely.
- Keep your photos and contacts backed up so losing the phone never means losing those.
- If you fear theft specifically, confirm your protection plan — or a credit card — actually covers theft, not just damage.

GOOD TO KNOW

If your phone is stolen, report it to the carrier so they can suspend service, and file a police report — many theft claims require one. Then use Find My to erase it remotely so your information stays safe even though the phone is gone.

18. Common Mistakes

Traps people fall into with phone protection.

The same handful of errors show up over and over. None of them are anyone's fault — they are simply how these plans are designed to be easy to start and easy to forget. Knowing them is most of the protection you need.

- Keeping protection on a phone that's been paid off for years. The most common waste — nobody chose it, it just never got canceled.
- Forgetting about the deductible. The monthly fee is only half the cost; the deductible waits at claim time.
- Paying the carrier AND the maker, or AND a credit card, for the same coverage. Pure duplication.
- Assuming loss and theft are covered when the plan only covers damage. Read the specific tier.
- Checking the box at the store without doing the math. Thirty seconds of thought saves years of fees.
- Skipping the free protections — screen lock, Find My, backups — because you paid for a plan. The free ones protect your information; the plan only protects the hardware.

- Going without a case and screen protector while paying for insurance. The cheap thing prevents the expensive claim.

WATCH OUT

The quietest mistake is the costliest: a protection charge nobody notices, running for years on a phone that no longer needs it. One honest look a year, especially when a phone is paid off, catches it.

19. Questions People Ask

Straight answers to the ones I hear most.

Q: Is phone insurance a scam?

A: No. It is real insurance that pays valid claims. The honest issue is that, like most insurance, the company collects more than it pays out, so for a careful person with an older phone it often is not worth it. It is not a scam — it is just frequently a poor fit.

Q: If I never file a claim, do I get any money back?

A: No. The monthly fee is gone whether you claim or not. That is precisely why self-insuring — setting the money aside yourself — appeals to people who rarely have accidents: you keep the money when nothing happens.

Q: My phone is old and paid off. Should I keep the protection?

A: Usually not. An older phone is cheap to replace, yet the deductible is often still steep. This is the most common case where I would simply cancel and set the money aside instead.

Q: Is AppleCare or Samsung Care better than the carrier's plan?

A: Often yes — frequently cheaper for similar coverage, and you deal directly with the maker. If you want protection at all, compare the maker's plan to the carrier's and pick one, never both.

Q: What's the cheapest way to protect my phone?

A: A good case and a glass screen protector, plus a screen lock and Find My turned on. That combination prevents or limits most of the trouble people file claims for, and it costs a few dollars once rather than every month.

20. Insurance on a Watch or Tablet

The same questions, a different device.

The phone is not the only gadget a carrier will offer to insure. When you buy a smartwatch or a tablet on a carrier plan, the same protection add-on gets offered — a few dollars a month, with a deductible at claim time — and it deserves the same hard look you would give a phone plan. The pitch is identical; the math is a little different, and usually it leans toward skipping it.

Start with how the device is used, because that drives the risk. A tablet tends to live at home — the couch, the kitchen table, the nightstand. It is rarely in your pocket on the go, so it gets dropped, lost, and stolen far less often than a phone. A device that mostly sits safely indoors does not need the same protection as one that travels everywhere. For most tablets, that alone tips the decision toward no.

- A tablet usually stays home, so it faces far less drop, loss, and theft risk.
- A watch is strapped to your wrist, which protects against loss but not against knocks.
- Weigh the device's replacement cost against months of fees plus a deductible, just as with a phone.
- A case or screen protector on a tablet, and a snug band on a watch, prevent most trouble cheaply.

A watch is a different story. Strapped to your wrist, you are unlikely to lose it, but it takes knocks against doorframes and counters, and an active person may crack one. If it is an expensive model and you are hard on it, light protection may make sense. But many watches are modest in price, and a year of fees plus a deductible can approach what the watch cost — the same trap as insuring a cheap phone. The honest rule is the same for all of them: add the fees plus the likely deductible and compare that to simply replacing the device. For a home-bound tablet or an inexpensive watch, that sum almost always says skip it and set the money aside.

GOOD TO KNOW

Before insuring a watch or tablet, check whether it is already covered. The maker's own plan, a credit card benefit, or even a homeowner's or renter's policy may cover it — paying a carrier on top of that is paying twice.

21. What a Cracked-Screen Repair Really Involves

The most common claim, demystified.

A cracked screen is by far the most common reason people file a protection claim, so it is worth understanding what that repair actually involves — because it is often the kindest, cheapest part of a protection plan, and sometimes a reason the plan earns its keep. Many plans treat a screen repair very differently from a full replacement, with a much smaller charge, and that distinction changes the math.

On most carrier and maker plans, a cracked-screen repair carries a far lower fee than replacing the whole phone — sometimes a modest amount, occasionally nothing, versus the steep deductible for a lost or broken phone. The repair is often same-day, at a partner shop or by a technician who comes to you, and the phone you get back is your own, with all your photos and settings intact. That last part matters — you do not lose your data the way you might with a replacement.

- A screen repair usually costs far less under a plan than a full replacement.
- It is often same-day, at a partner shop or by a technician who comes to you.
- You keep your own phone, so your photos, contacts, and settings stay put.
- Always ask specifically about screen repair before filing a full replacement claim.

There is a catch worth knowing. A repair may use a non-original screen depending on who does the work, and on some phones it affects a feature tied to the screen, like the fingerprint reader. Done by the maker's own service with genuine parts, those worries mostly go away; at a budget shop, ask what parts they use.

The practical lesson: if you crack a screen and carry protection, ask specifically for the screen-repair option before agreeing to a full replacement claim. A full claim costs more, may use up one of your limited claims for the year, and gives you a different phone. A screen repair is cheaper, keeps your own phone, and leaves your other claims intact.

GOOD TO KNOW

A tempered-glass screen protector costs a few dollars once and absorbs the very crack you would otherwise file a claim for. For many people it prevents the most common claim entirely — the best repair is the one you never need.

22. Filing a Claim After a Loss While Traveling

What to do when your phone goes missing away from home.

Losing your phone is stressful anywhere, but losing it while traveling adds a layer of worry, because the phone is also your map, your boarding pass, and your way to call home. If you carry loss-and-theft protection, this is exactly the moment it is meant for. Acting calmly and in the right order gets you a working phone back and keeps your information safe.

The first moves protect your accounts, not the hardware, and they are free. From any other device — a companion's phone, a hotel computer — sign in to Apple's Find My or Google's Find My Device. You can see the phone on a map, make it ring if it is near, and if it is truly gone, lock and erase it remotely. This matters more than the phone itself, because the phone can be replaced and your private information cannot be un-seen.

- 1 From another device, open Find My iPhone or Find My Device to locate, lock, or erase the phone.
- 2 Call your carrier to suspend the line so no one can run up charges or use it.
- 3 If it was stolen, file a police report — many theft claims require one.
- 4 Go to the protection plan's website or claims number and file, having your account details ready.
- 5 Pay the deductible and arrange the replacement, confirming where it can be sent while you travel.

A note on the claim itself: the protection plan is usually a separate company from your carrier, so have your account information ready, and ask where a replacement can be delivered since you may not be at your home address. If the phone was stolen, getting the police report while you are still in that town is far easier than arranging it later.

A few traveler's notes make this easier before you ever leave. Back up your photos and contacts, so a lost phone never means lost memories. Know your protection plan's claims number and write it somewhere other than the phone. The loss is a headache, but with protection and these steps it is a solvable one, not a ruined trip.

WATCH OUT

Write your carrier's number and your protection plan's claims number on a card in your wallet before you travel. If the phone is gone, so is the place you would normally look those numbers up — and you will need them most right then.

23. Working With Bill — Your Support Plan

A second opinion on your own phone.

If you would like someone to sit down with you, look at your actual phone and bill, and give you a straight answer on whether your protection is worth keeping, that is just the sort of thing I do. I am Bill Davis, and I have more than thirty years of professional technology experience behind me. I spend my days helping folks across Portage County make calm, confident decisions about the technology in their lives — no pressure and no jargon.

A home visit is a flat ninety-nine dollars. We will look at your phone, check what your protection really costs and covers, see whether a credit card or the maker already has you covered, get a good case and screen lock sorted, and decide together whether to keep or drop the plan. If anything we set up is not right, I will come back within thirty days at no charge — my come-back-free guarantee.

The number is (330) 200-8042. Call or text any time. After hours you will be greeted by Sophie, my friendly AI helper who answers the phone, takes your message, and texts it straight to me. She is a program, not a person, there so your call is never missed.

GOOD TO KNOW

If a visit leaves you feeling clearer and more in control, a short review at g.page/r/CSFv0jbCfFINEAE/review helps other folks in the county find honest, patient help. It means a great deal to me.

24. Your Notes

A page to record the facts for your own phone.

Every phone and every budget is different, so here is a place to write down the facts that decide your own case. Fill it in now, or we will fill it in together when I visit. Keep it handy and revisit it the year your phone is paid off.

- My phone (make and model): _____
- Age, and is it paid off? _____
- Protection plan I have, and monthly cost: _____
- My deductible for a lost / damaged phone: _____

- Rough cost to replace this phone today:

- Does a credit card cover it? Which card:

- Maker's plan available? (AppleCare / Samsung Care):

- Case and screen protector on now?

- Screen lock and Find My turned on?

- My decision — keep or drop, and why:

- Date I decided, and date to revisit:

Bill Davis — Bill's Home Tech — Atwater, Ohio — (330) 200-8042 —

bill@billshometech.com. If your situation changes — a new phone, a paid-off phone, a cracked screen — write it here and give me a call. We will think it through together.

AT A GLANCE

A Picture to Follow Along

What You Actually Pay

Protection costs you in more than one place

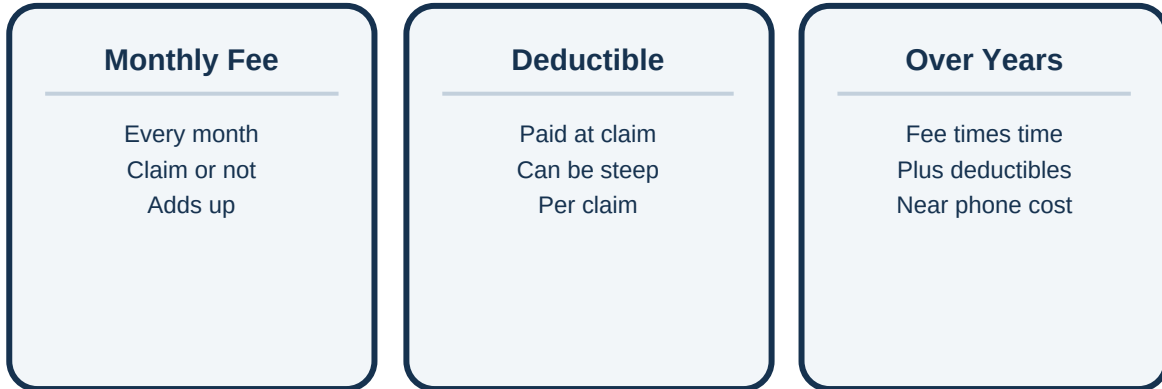
**Add all three before you decide it's a bargain.**

Illustration — layout and details vary by model. Check your own device.

AT A GLANCE

A Second Look

Worth It or Not

The honest answer depends on the phone

Your phone	Lean	Why
New flagship	Maybe yes	Pricey to replace
Mid-range, newish	It depends	Weigh the math
Old, paid-off	Usually no	Cheap to replace
You drop phones	Leans yes	Claims likely
Careful, cased	Leans no	Claims rare

New and pricey leans yes; old and paid-off leans no.

Illustration — layout and details vary by model. Check your own device.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: billshometech.com/book · bill@billshometech.com

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.