

AppleCare+ with Theft and Loss

Insurance Product Information Document

Company: American International Group UK Limited

Product: AppleCare+ with Theft and Loss Policy

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 781109).

This document is for information purposes only and gives you a brief overview of the main contents of your insurance policy. Please see the below information and the AppleCare+ with Theft and Loss Terms and Conditions document for full details.

What is this type of insurance?

AppleCare+ with Theft and Loss is an insurance policy covering you during the policy period for repairs or replacement of your covered iPhone, iPad, or Apple Watch in the event of theft, loss, accidental damage or battery depletion and it gives priority access to expert technical support from Apple.



What is insured?

- ✓ Replacement of your covered iPhone, iPad, or Apple Watch in the event of theft or loss subject to a policy excess. Theft and Loss coverage applies to the Apple Watch Strap only if it is lost or stolen at the same time as the covered Apple Watch; replacement Apple-branded straps will be supplied in a style, material, and colour that is subject to AIG's discretion.
- ✓ Repair or replacement of your covered iPhone, iPad, or Apple Watch in the event of accidental damage with each claim subject to a policy excess. If it is not possible to repair or replace your covered iPhone, iPad, or Apple Watch, you will be provided with a cash equivalent.
- ✓ Battery replacement if the capacity to hold a charge falls below eighty percent (80%) from its original specification.
- ✓ Priority access to Apple experts for technical support.



What is not insured?

- ✗ Normal wear and tear, reckless, or willfully-caused damage, fire or cosmetic damage which does not affect the functionality of the device.
- ✗ Excessive or catastrophic physical damage (e.g., products bent, crushed, or submerged in liquid), caused by abuse or misuse.
- ✗ Failures due to defect in design, workmanship, modification or any alteration of the covered iPhone, iPad, or Apple Watch.
- ✗ Products that are not covered under the policy.
- ✗ Service or repairs performed by anyone who is not Apple or an Apple authorised service provider.
- ✗ Theft or loss of iPad Input Devices.
- ✗ Damage to or loss of any software, data, or recovery and reinstallation of software.
- ✗ Theft or loss of your iPhone, iPad, or Apple Watch caused by any deliberate act, voluntary parting of, or any financial loss due to unauthorised use of your iPhone, iPad, or Apple Watch.



Are there any restrictions on cover?

- ! Each valid claim for theft, loss or accidental damage under this policy may be subject to a policy excess which must be paid by you before you are entitled to benefits under this policy.
- ! A maximum of two valid claims for theft or loss can be made each 12-month period from your date of purchase.
- ! After the second theft or loss claim is settled within each 12-month period, the cover for theft and loss on your covered iPhone, iPad, or Apple Watch will cease but the accidental damage coverage, technical support, and battery depletion cover will continue until the end of the coverage period.



Where am I covered?

- ✓ AppleCare+ with Theft and Loss protects your covered iPhone, iPad, or Apple Watch worldwide. Service will be limited to the options available for the specific device at the time and in the country and location where you request service. Service options are subject to applicable local, state, and federal laws, regulations and legal requirements.
- ✓ For theft and loss coverage, delivery of a replacement iPhone, iPad, or Apple Watch may be limited to the country in which you purchased the policy.



What are my obligations?

- You must have Find My enabled on your iPhone, iPad, or Apple Watch throughout your coverage period and at the time of the theft or loss. Find My must remain enabled and your iPhone, iPad, or Apple Watch must remain associated with your Apple Account throughout the claims process. Please note sharing your location does not turn on the Find My functionality required for theft and loss cover to be in place under the terms and conditions of this policy.
- You will take all reasonable precautions to protect your iPhone, iPad, or Apple Watch against an insured event and shall use and maintain the iPhone, iPad, or Apple Watch in accordance with its manufacturer instructions.
- You must report your claim as soon as possible by one of the methods, and by following the claims procedure, set out in the policy. For a theft claim you may be required to provide a crime reference number or police report.
- You must provide information about the symptoms and causes of the damage to or problems you have experienced with the covered device when making a claim to allow Apple to troubleshoot and otherwise assist with your claim.
- You must ensure where possible that your software and data residing on the covered device is backed up. Apple will not be responsible for any loss of software or data residing on the covered device.



When and how do I pay?

For fixed-term policies, if you agree to pay the premium in full upfront, it must be paid before you can receive coverage or technical support, and no claim will be met under this policy if the premium has not been paid in full.

If you pay the premium by instalments, you will be required to enter into a payment plan agreement with a payment plan provider, and you will receive the theft and loss coverage, and the hardware coverage or technical support from the time you enter into the payment plan agreement. You must ensure to pay your instalments in accordance with the terms and conditions of your payment plan agreement.

For monthly and annual policies, the method of payment used to purchase your initial policy will be automatically charged in advance of the anniversary of your policy purchase date.



When does the cover start and end?

Coverage starts on the date you purchased AppleCare+ with Theft and Loss. This means that if you buy AppleCare+ with Theft and Loss after you purchase your iPhone, iPad, or Apple Watch, you will only receive coverage on your iPhone, iPad, or Apple Watch from that date.

For fixed-term policies, coverage ends 36 months (for Apple Watch Hermès, Apple Watch Hermès Ultra, and Apple Watch Edition) or 24 months (for iPhone, iPad, and all other Apple Watches) from the date you purchased AppleCare+ with Theft and Loss as shown on your sales receipt, unless otherwise stated on your proof of coverage certificate. For monthly and annual policies, your monthly or annual coverage will automatically renew each month or year unless and until cancelled.

Coverage may end earlier if you have exercised your right to cancel or, for theft and loss coverage, if you are no longer eligible to make a claim for theft or loss as two valid claims have been processed within each 12-month period. Your accidental damage coverage, hardware coverage for battery depletion, and technical support will continue until the start of your next 12-month period, which will be the anniversary of your policy purchase date, or the end of your coverage period provided you have not exercised your right to cancel.



How do I cancel the contract?

You may cancel this policy effective immediately by visiting support.apple.com/en-gb/118428. If you do not see your policy when you try to cancel it you may need to finish setting up your Apple Account. For further assistance, please refer to support.apple.com/HT202704. You may also cancel this policy at any time for any reason by calling Apple on +44(0)800 107 6285 or by writing to Apple Customer Support, Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland.

You may also cancel a monthly or annual policy by preventing your monthly or annual policy from automatically renewing by calling Apple on +44(0)800 107 6285, or sending an email to Insurance_Mediation_EMEIA@group.apple.com, or on your covered device by going to Settings > General > AppleCare & Warranty > Learn more about coverage > View Plan Terms and Conditions and selecting "Turn Off Auto-Renew." Your policy will cease at the end of the month or year for which your last monthly or annual premium was paid.

For fixed-term policies, if you pay your premium in instalments you may cancel the policy by contacting Apple or the payment plan provider directly and requesting that they cancel your policy on your behalf.