

Online: Via Contact Apple Support at support.apple.com/en-gb/contact

In Person: Any Apple-owned retail store, listed on apple.com/uk/retail/storelist

- 12.2. If Apple is unable to acknowledge a complaint within five (5) business days of receiving it, keep You informed of progress, and resolve matters to Your satisfaction within eight (8) weeks, You may be entitled to refer the complaint to one of the following ombudsmen who will review Your case. Apple will provide details of how to do this when it provides its final response letter addressing the issues raised.
- 12.3. Please note: An ombudsman may not consider a complaint if You have not provided Apple with the opportunity to resolve it previously. You may refer Your complaint to:

The Financial Ombudsman Service

Exchange Tower
London, E14 9SR
United Kingdom

By Telephone: 0800 023 4567 (free from a "fixed line", i.e. a landline at home); or
0300 1239123 (free for mobile phone users who pay a monthly charge
for calls to numbers starting 01 or 02)

By Email: complaint.info@financial-ombudsman.org.uk

The Republic of Ireland Financial Services and Pensions Ombudsman

3rd Floor
Lincoln House
Lincoln Place
Dublin 2
D02 VH29
Ireland

By Telephone: +353 16620899

By Email: info@fspo.ie

The Republic of Ireland Financial Services and Pensions Ombudsman may not be able to consider a complaint if the complainant is a limited company with an annual turnover of more than €3 million.

Following this complaint procedure does not affect Your right to take legal action.

- 12.4. If you wish to complain about an insurance policy purchased online, you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at ec.europa.eu/consumers/odr.

13. Financial Services Compensation Scheme (FSCS)

- 13.1. AIG is covered by the Financial Services Compensation Scheme (FSCS). If AIG is unable to meet its financial obligations, You may be entitled to compensation from the scheme

depending on whether You are an eligible claimant, the type of insurance and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at [fscs.org.uk](https://www.fscs.org.uk), and on +44 (0)20 7741 4100 or +44 (0)800 678 1100.

- 13.2. If You are a Business Customer, Your ability to make a claim to the FSCS will depend on the type of business and the circumstances of the claim.

14. General Information

- 14.1. This Policy will be governed by English law and You and AIG agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless You reside in Scotland or Northern Ireland, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.
- 14.2. The terms & conditions of this Policy will only be available in English and all communication relating to this Policy will be in English.
- 14.3. The insurance is underwritten by American International Group UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 781109). This information can be checked by visiting the Financial Services register (register.fca.org.uk). Registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.
- 14.4. Apple Distribution International Limited and its authorised agents or representatives distribute, sell, administer and handle claims under this Policy on AIG's behalf. Apple Distribution International Limited has its registered office at Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland. Apple Distribution International Limited is regulated by the Central Bank of Ireland.
- 14.5. Only You (or Your legal representative in the event of Your death) and AIG may enforce the terms of this Policy, and the provisions of the Contracts (Rights of Third Parties) Act 1999 do not otherwise apply.

How AIG uses Personal Information

AIG is committed to protecting the privacy of customers, claimants and other business contacts.

“Personal Information” identifies and relates to you. By providing Personal Information, you give permission for its use as described below.

The types of Personal Information AIG may collect and why - Depending on our relationship with you, Personal Information collected may include: identification and contact information and other Personal Information provided by you. Personal Information may be used for the following purposes:

- Insurance administration, e.g., communications, claims processing and payment
- Management and audit of our business operations
- To comply with applicable laws or to respond to requests from public or government officials with a court order in the investigation, detection or prevention of fraud.
- Establishment and defence of legal rights
- Legal and regulatory compliance, including compliance with laws outside your country of residence
- Monitoring and recording of service and support calls for quality, training and security purposes

Sharing of Personal Information - For the above purposes Personal Information may be shared with our group companies, brokers and other distribution parties, insurers and reinsurers and other service providers. Personal Information will be shared with other third parties (including government authorities) if required by law. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

International transfer - Due to the global nature of our business Personal Information may be transferred to parties (including our group companies, our service providers, and governmental authorities, for the purposes set out above) located in other countries, including the United States and other countries with different data protection laws than in your country of residence. For example, Personal Information may be transferred overseas to group companies in the United States who provide centralized IT support services.

Security and retention of Personal Information - Appropriate legal and security measures are used to protect Personal Information. AIG’s service providers are also selected carefully and required to use appropriate protective measures. Personal information will be retained for the period necessary to fulfill the purposes described above.

Requests or questions - To request access or correct inaccurate Personal Information, to request the deletion or suppression of Personal Information, or to object to its use, please e-mail: DataProtectionOfficer.uk@aig.com or write to Data Protection Officer, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. More details about our use of Personal Information can be found in our full Privacy Policy at aig.co.uk/privacy-policy or you may request a copy using the contact details above.