

# AppleCare+

## Insurance Product Information Document

**Company: American International Group UK Limited**

**Product: AppleCare+ 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+ Terms and Conditions document for full details.

### What is this type of insurance?

AppleCare+ is an insurance policy covering you during the policy period for repairs or replacement of your covered Apple-branded Mac line of desktop and notebook computer devices or your Apple-branded display in the event of accidental damage or battery depletion and it gives priority access to expert technical support from Apple.



#### What is insured?

- ✓ AppleCare+ covers you for repair or replacement of your covered Apple device in the event of accidental damage with each claim being subject to a policy excess. If it is not possible to repair or replace your covered Apple device, you will be provided with a cash equivalent.
- ✓ Where your covered Apple device includes a chargeable integrated battery, failure of the battery to hold an electrical charge of eighty percent (80%) or more from its original specification.
- ✓ AppleCare+ gives you priority access to Apple experts for technical support if your covered Apple device ceases to work correctly.



#### What is not insured?

- ✗ The policy does not cover your Apple device for loss or theft, normal wear and tear, intentional, reckless or willfully caused damage, fire or cosmetic damage which does not affect the functionality of the device.
- ✗ The policy does not cover your Apple device for excessive or catastrophic physical damage, caused by significant liquid contact or otherwise.
- ✗ The policy does not cover you for failures due to defect in design, workmanship, modification or any alteration of the covered Apple device.
- ✗ The policy does not cover products that are not the covered Apple devices under the policy.
- ✗ The policy does not cover you for service or repairs performed by anyone who is not Apple or an Apple authorised service provider.
- ✗ The policy is not available to persons under 18 years of age or persons whose main place of residence is outside the UK (UK excludes Isle of Man and Channel Islands).
- ✗ The policy does not cover issues that could be resolved by upgrading software to the latest version.
- ✗ The policy does not cover damage to or loss of any software, data, or recovery and reinstallation of software.



#### Are there any restrictions on cover?

- ! Each valid claim for accidental damage under this policy may be subject to an applicable policy excess which, if applicable, must be paid by you before you are entitled to benefits under this policy.



### Where am I covered?

- ✓ If you purchase cover for your Apple device you are protected by the AppleCare+ policy worldwide providing you seek service at Apple or an Apple authorised service provider.
- ✓ If you seek to make a claim in a country that is not the country of purchase, subject to service being available in that country, you will need to comply with all applicable import and export laws and regulations, and you will be responsible for all customs duties, value added tax and other associated taxes and charges that may apply.



### What are my obligations?

- You will take all reasonable precautions to protect your covered Apple device against an insured event and shall use and maintain the Apple covered device 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.
- 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, if requested you must provide information, including but not limited to the device serial number, model, version of the operating system and software installed.
- 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 it is submitted as part of a claim under this policy.
- You will be responsible for reinstalling all other software programs, data and passwords onto the 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 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 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+. This means that if you buy AppleCare+ after you purchase your Apple device you will only receive coverage on your covered Apple device from that date..

For Fixed-Term Policies, coverage ends 36 months from the date you purchased AppleCare+ as shown on your sales receipt for your device. For Annual Policies, your coverage is for twelve (12) months (one year) from the date you purchased AppleCare+ as shown on your sales receipt and will automatically renew each year unless and until cancelled.

Coverage may end earlier if you have exercised your right to cancel.



### How do I cancel the contract?

You may 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 an Annual Policy through the account settings on your covered iPhone or at [support.apple.com/HT202039](https://support.apple.com/HT202039). If you have made a claim and received a benefit under AppleCare+ the value of such benefit will be deducted from any refund issued. This may result in no refund being due to you.

For Fixed-Term Policies, if you cancel within thirty (30) days of purchasing AppleCare+, you will receive a full refund. If you cancel after this 30-day period, you will receive a pro-rata refund depending on how long you have had AppleCare+. For Annual Policies, if you cancel the policy within thirty (30) days of your initial purchase or renewal of the Policy, you will receive a full refund of the Premium paid for that Coverage Period. If you cancel your Annual Policy more than thirty (30) days after the date of your initial purchase or renewal, You will receive a refund of a proportion of the Premium You paid based on the remaining portion of the Coverage Period.

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.