Product Disclosure Statement

Accidental Damage from Handling

Prepared by:

AIG Australia Limited

ABN 93 004 727 753 AFSL 381686

Level 13, 717 Bourke Street,

Docklands VIC 3008

Australia

Important information

As a purchaser of AppleCare+ for Apple Vision Pro, You are entitled to the benefit of the Accidental Damage from Handling ("ADH") insurance coverage which is underwritten by AIG and is a component of the AppleCare+ suite of products and services. The ADH coverage cannot be purchased separately from the Plan. For details of the Plan, please read carefully the Terms.

This Product Disclosure Statement ("PDS") contains information about the key benefits and significant features of the ADH coverage and important information about Your rights and obligations including information about Cooling Off Period, Privacy, General Insurance Code of Practice and Dispute Resolution. The purpose of this PDS is to give You information You may require to make an informed decision about whether to purchase the Plan which includes the ADH coverage. Some of the words and phrases frequently used in this PDS and the Apple notice (see below) have special meanings. Their meanings are explained in the Definitions Section of this PDS as well as Your Terms. Any information contained in this PDS is general information only and is not intended to constitute advice, nor is it a recommendation or an opinion that the ADH coverage is suitable for or takes into account, Your specific objectives, financial situation or particular needs.

How the Accidental Damage from Handling insurance cover works

The ADH coverage is issued/insured by:

AIG Australia Limited
ABN 93 004 727 753 AFSL 381686
Level 13, 717 Bourke Street,
Docklands VIC 3008
Australia

We issue/insure the ADH coverage pursuant to an Australian Financial Services Licence granted to Us by the Australian Securities and Investments Commission.

This PDS was prepared by AIG on 1 October 2025.

Target Market Determinations (TMDs)

AIG Australia Limited (AIG) is required to have Target Market Determinations for its retail client insurance products in accordance with the Corporations Act 2001. View AIG's TMD for Apple

Vision Pro here.

What is a TMD?

A TMD is a document created by AIG which seeks to offer customers, distributors and staff with an understanding of the class of customers for which the product has been designed and sets out:

- who is in the target market and who the product is not designed for;
- any distribution conditions and restrictions for the product;
- review periods and events that may trigger a review of the TMD; and
- reporting obligations for AIG's distributors.

The TMD is not intended and should not be treated as a full summary of the product's terms and conditions and is not intended to provide financial advice. Customers must refer to the Product Disclosure Statement (PDS) and any supplementary disclosure documents for the terms and conditions of the product when making a decision to acquire the product. TMD's for all AIG retail products are available on AIG's website at aig.com.au.

AIG is committed to offering high quality insurance products to meet our customer needs and which offer real value. AIG achieve this by taking a consumer-centric approach when designing and distributing our products.

PRODUCT DISCLOSURE STATEMENT

Cover available

Complimentary Cover

Upon purchase of Covered Equipment, you may also receive seven (7) days of Complimentary Cover. As stated in your Proof of Coverage, the Complimentary Cover will start on the date the Covered Equipment was purchased and will terminate at midnight on the 7th day (i.e., one week) after the purchase date of the Covered Equipment ("Complimentary Term"). If you received Complimentary Cover, upon termination of the Complimentary Term, you may purchase either a Single Pay Plan or Monthly Pay Plan, which will take effect on the date that plan is purchased. For purposes of clarification, Complimentary Cover will end on expiration of the Complimentary Term. Details of the Complimentary Cover is set out in the Plan documentation you will be provided when you purchase the Covered Equipment.

The Complimentary Cover will be subject to all of the rights, benefits, and obligations contained in the Plan documentation provided, including priority access to telephone and web-based technical support for Covered Equipment, additional hardware service options, consumed battery, and coverage for accidental damage that occurs and is Reported to Apple during the 7-Day Complimentary Term. For purposes of clarification, (i) the accidental damage cover, priority access to Technical Support as well as access to the additional hardware service options and consumed battery coverage provided under the Complimentary Cover end on expiration of the Complimentary Term and (ii) if seeking ADH services under the Complimentary Term, any ADH must occur and be Reported to Apple during the Complimentary Term.

For non-complimentary cover, the cover available is set out below.

Fixed-Term or Monthly Term Cover

Depending on the plan purchased and selected, your ADH coverage begins when you purchase the plan and continues, unless cancelled, either for a term of two (2) years (“Fixed-Term Plan”), or for a term of one month that renews automatically each month (“Monthly Plan”), subject to the provision of a renewal notice to you and your monthly payment of the AppleCare+ fee, inclusive of the monthly premium.

Apple is not obligated to renew your Fixed-Term Plan and it will advise you when your Fixed-Term Plan is coming to an end and whether it will offer renewal. If Apple does offer to renew, Apple will advise you of the any new pricing and terms, which you are free to accept or reject.

ADH coverage applies to Covered Equipment. ADH coverage applies to an operational or mechanical failure caused by an accident from handling that is the result of an unexpected and unintentional external event (e.g., drops and liquid contact from spills) that arises from Your normal daily usage of the Covered Equipment as intended for such Covered Equipment.

There are a number of coverage exclusions listed in Section 4 of your AppleCare+ Terms and Conditions and which include the following:

ADH coverage does not include cover for: (i) protection against normal wear and tear, theft, misplacement, reckless, abusive, willful or intentional conduct associated with handling and use of the Covered Equipment; (ii) protection against any other act or result not covered by the Plan, as set out in Section 4.1 of the Terms; or (iii) any resultant damage to the Covered Equipment that arises from one or more conditions described in (i) or (ii).

Benefits

If your Covered Equipment fails because of accidental damage from handling, Apple will, subject to the relevant service fee either (i) repair the defect using new parts or previously used genuine Apple parts that have been tested and pass Apple functional requirements, or (ii) exchange the Covered Equipment with a replacement product that is new or comprised of new and/or previously used genuine Apple parts that have been tested and pass Apple functional requirements (each, a "Service Event").

If repair or replacement are not possible or available, AIG will reimburse you with Apple store credit, an Apple gift card, or cash in the amount equal to Apple’s current retail price for the original Covered Equipment (or, if Apple does not currently sell the Covered Equipment model, the retail price at which Apple last sold the Covered Equipment model), or the amount paid for the Covered Equipment as shown on the original proof of purchase, whichever is greater. In the event a reimbursement is made, the original Covered Equipment will become Apple’s property and your Plan will automatically terminate as you are no longer in possession of the Covered Equipment.

For Fixed-Term Plans and Monthly Plans, Your Plan entitles you to unlimited Service Events for ADH that occurs whilst the Plan is active, up to the date the Plan is cancelled or otherwise terminated. Requests for a Service Event, where such event occurred after the Plan has been cancelled or terminated will not be covered by the Plan.

Please Note: Each covered incident of ADH is considered a Service Event subject to the service fees set out below and in Section 3.4 of your Terms.

This Plan is intended to and does only apply to Your Covered Equipment. This Plan is not for Your commercial use and may not be used by You in furtherance of any private gain including, but not limited to, seeking service for devices owned by others and which are not covered by this Plan. For the avoidance of doubt, other than as provided under Section 10 of this Plan, You may not sell, transfer, subcontract, delegate, or assign any of Your rights under this Plan. Apple has the right to monitor Your service requests to ensure compliance. Breach of this condition will result in cancellation of this Plan.

Costs Premiums

You are the beneficiary under the Master Policy and the cost of Your Plan includes the premium for the ADH coverage, which ranges between nine percent (9%) and sixteen percent (16%) of the cost of Your Plan.

Service fee*

If You make a claim, You may be required to pay the relevant service fee to Apple as follows:

Tier 1 ADH Service Event - ADH to Included Accessories	A$45
Tier 2 ADH Service Event - Other ADH	A$449

**Fees include applicable taxes payable by you.*

To qualify for the Tier 1 ADH Service Event fee, the Covered Equipment must have no additional damage beyond the Included Accessories that would prevent Apple from repairing and/or replacing the Included Accessories. Covered Equipment with additional damage will be charged the price of the Tier 2 ADH Service Event fee.

How to make a claim

With respect to Complimentary Cover, You must Report any ADH claim to Apple by contacting Apple at support.apple.com/en-au or creating a Genius Bar appointment. For ADH claims under Monthly or Fixed-Term Plans, You must submit any ADH claim by visiting an Apple retail store or an Apple Authorised Service Provider, by calling Apple at 1300-321-456, or by accessing support.apple.com/en-au. When You Report or otherwise submit a claim, You may be required to provide an explanation of where and when the accident occurred with a detailed description of the actual event. If Your claim is approved, You will have to pay the relevant service fee to Apple. Please see Sections 5 and 7 of the Terms for more details on how to make a claim.

Confirmation of Transaction for Claims

Under the law if you are a retail client* you are entitled to confirmation information (the "Confirmation") as to when AIG accepts or settles a claim made by you under this insurance coverage (the "Transaction").

AIG has established a facility under which you can send an email to us at claimsadmin@aig.com, requesting the Confirmation of the Transaction. We will aim to provide Confirmation of the Transaction to you as soon as reasonably practicable.

We will assume that you agree to the use of the facility to obtain the Confirmation of the Transaction, unless you advise us at the above email address you do not agree to the use of the facility and that you wish to obtain Confirmation of the Transaction in another way.

> * A retail client means an individual or small business. A small business means:
> (a) a manufacturing entity with 100 employees or fewer; or
> (b) a non-manufacturing entity employing 20 individuals or less.

Cooling off period

Once Your ADH coverage has commenced You have a 30-day cooling off period within which You may cancel the ADH coverage. To cancel Your ADH coverage during the cooling off period, please send Apple Your written request to cancel Your ADH coverage. You will receive a full refund less the value of any service provided or claims made under the Plan. However, if you elect not to be covered by ADH Coverage, you will need to cancel the entire Plan.

The Code of Practice

AIG Australia Limited is signatory to the General Insurance Code of Practice ("Code"). The Code sets out the minimum standards of service that can be expected from the insurance industry and requires insurers to be open, fair and honest in their dealings with customers.

We are committed to adhering to the objectives of the Code and to uphold these minimum standards when providing services covered by this Code. The Code objectives will be followed having regards to the law and acknowledging that a contract of insurance is a contract based on the utmost good faith.

The Code Governance Committee is the independent body that monitors and enforces insurers' compliance with the Code. Their purpose is to drive better Code compliance and helping the insurance industry to improve its service to consumers.

For more information on the Code, please visit codeofpractice.com.au.

For more information on the Code Governance Committee please visit insurancecode.org.au.

The Financial Claims Scheme

The protection provided under the Federal Government's Financial Claims Scheme (the "Scheme") applies to this Insurance. In the unlikely event that we are unable to meet our obligations under this insurance, as a person entitled to make a claim under this insurance cover, you may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at fcs.gov.au.

Your Duty of Disclosure

Before You enter into an insurance contract, You have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask You questions that are relevant to Our decision to insure You and on what terms, you must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

If You do not tell Us something

If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Duty to take reasonable care not to make a misrepresentation

If You are purchasing the AppleCare+:

- wholly or predominantly for Your own personal, domestic or household purposes, You will have a new duty to take reasonable care not to make a misrepresentation.

Your duty

You have a duty to take reasonable care not to make a misrepresentation to Us before You enter into a contract of insurance. You have the same duty when You renew, extend, vary or reinstate an insurance contract.

This means that You must take reasonable care to answer accurately and completely all of the questions We ask You. If You are unsure about the requirements of any of Our questions, please tell Us. If You need to check Your records or other information before answering, please make sure You do so. In answering Our questions, You should also make sure You provide accurate and complete answers for anyone else to whom the questions apply.

Your compliance with this duty is very important as We make Our decisions whether to insure You and, if so, on what terms based on the information You provide.

If You fail to take reasonable care and make a misrepresentation to Us, We may be entitled to:

- cancel Your insurance contract;
- deny a claim or reduce the amount We will pay You if You claim, or
- if the misrepresentation was made fraudulently, treat the policy as if it never existed.

Privacy consent and disclosure

This notice sets out how AIG collects, uses and discloses personal information about:

- You, if an individual; and
- other individuals You provide information about.

Further information about our Privacy Policy is available at aig.com.au or by contacting Us at australia.privacy.manager@aig.com or on 1300 030 886.

How We collect Your personal information

AIG usually collects personal information from You or Your agents.

AIG may also collect personal information from:

- Our agents and service providers;
- other insurers;
- people who are involved in a claim or assist Us in investigating or processing claims, including third parties claiming under Your policy, witnesses and medical practitioners;
- third parties who may be arranging insurance cover for a group that You are a part of;
- providers of marketing lists and industry databases; and
- publicly available sources.

Why We collect Your personal information

AIG collects information necessary to:

- underwrite and administer Your insurance cover;
- improve customer service and products and carry out research and analysis, including data analytics; and
- advise You of Our and other products and services that may interest You.

You have a legal obligation under the *Insurance Contracts Act* 1984 to disclose certain information. Failure to disclose information required may result in AIG declining cover, cancelling your insurance cover or reducing the level of cover, or declining claims.

To whom We disclose Your personal information

In the course of underwriting and administering Your policy, We may disclose Your information to:

- your or our agents, entities to which AIG is related, reinsurers, contractors or third-party providers providing services related to the administration of Your policy;
- banks and financial institutions for policy payments;
- your or our agents, assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
- entities to which AIG is related and third-party providers for data analytics functions;
- other entities to enable them to offer their products or services to You; and
- government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG is likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, Canada, Bermuda, United Kingdom, Ireland, Belgium, the Netherlands, Germany, France, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which You have a claim and such other countries as may be notified in Our Privacy Policy from time to time. You may request not to receive direct marketing communications from AIG.

Access to Your personal information

Our Privacy Policy contains information about how You may access and seek correction of personal information We hold about You. In summary, You may gain access to Your personal information by submitting a written request to AIG. In some circumstances permitted under the Privacy Act 1988 (Cth), AIG may not permit access to Your personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

Complaints

Our Privacy Policy also contains information about how You may complain about a breach of the applicable privacy principles and how We will deal with such a complaint.

Consent Acknowledgment

Your application for the Plan includes a consent that You, and any other individuals You provide information about, consent to the collection, use and disclosure of personal information as set out in this notice.

Complaints and Feedback

Learning about Your experiences with Us and Our service partners helps to improve the way We do business with You. If You have feedback, or an issue You would like resolved We encourage You to make contact. Below is information on how to contact Us and how We will work together to resolve any concerns You have.

How to provide feedback

1. **Speak to Our Complaints team**

Our complaints team can be contacted on 1800 339 669. To get the best out of Your call with Us, please have Your Terms, Your Plan Confirmation and/or claim number available and any specific information about the issue.

2. **Provide Your feedback in writing**

If You would prefer to provide Your feedback or complaint in writing You can do so by lodging Your complaint on Our website, or by writing to:

The Complaints Team
AIG Australia Limited
Level 13, 717 Bourke Street
Docklands VIC 3008

Email: aucomplaints@aig.com

What happens if You make a complaint?

If You make a complaint, We will record Your complaint and make sure that Your concerns are addressed as quickly as possible and seek to achieve a fair outcome for both parties.

We will assess Your complaint upon receipt. During the complaints process as set out in this notice, We will meet the following requirements in respect of Your complaint.

- Acknowledge Your complaint within one (1) business day or as soon as practicable.
- We will tell You who will handle Your complaint and their contact details.
- We will, where applicable, keep You informed via Your preferred method of communication of the progress of Your complaint every ten (10) business days, more frequently or necessary or as agreed by both of Us.
- We will treat Your complaint respectfully and handle all personal information in accordance with Our Privacy Policy.
- Within 30 calendar days from the date We receive Your complaint, We will provide a response to Your complaint.

If We cannot meet any of the stated time frames, We will communicate to You the reasons why this has not been possible. We will also advise You when You should expect to receive a response or decision, Your right to complain to the Australian Financial Complaints Authority (AFCA) if You are dissatisfied with such reasons and provide You with the contact details for AFCA.

What You can do if You are not happy with Our response or handling of Your complaint

If You are not satisfied with Our response or the handling of Your complaint, You may wish to have the matter reviewed by Our Internal Dispute Resolution Committee ("Committee").

If You wish to have Your complaint reviewed by the Committee, please telephone or write to the complaints team as per the details above. As part of Your request, please include detailed reasons for requesting the review and the outcome You are seeking. This information will assist the Committee in carrying out its assessment and review of Your complaint.

A written response setting out the final decision of the Committee and the reasons for this decision will be provided to You.

If We are unable to provide a response within thirty (30) calendar days of receipt of the initial complaint, We will inform You of (i) the time frame for when Your complaint will be heard by the Committee, (ii) when You should expect to receive a response from the Committee; (iii) the reasons for such delay; (iv) Your right to complain to AFCA if You are dissatisfied with such reasons; and (v) the contact details for AFCA.

You can take Your complaint to AFCA at any time, including:

- if We have been unable to resolve Your complaint within 30 calendar days;
- You are dissatisfied with the outcome of Your complaint; or
- You are dissatisfied with the findings of the Committee.

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers. AFCA can make decisions with which AIG is obliged to comply.

Under AFCA Rules, Your complaint may be referred back to Us if it has not gone through Our complaints process.

AFCA's contact details are:

Australian Financial Complaints Authority (AFCA)
GPO Box 3
Melbourne VIC 3001
Website: afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)

The use of AFCA does not preclude You from subsequently exercising any legal rights which You may have if You are still unhappy with the outcome. Before doing so however, We strongly recommend that You obtain independent legal advice.

If Your complaint does not fall within AFCA's Rules, We will advise You to seek independent legal advice or give You information about any other external dispute resolution options where available to You.

Sanctions Exclusion

The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America or the Commonwealth of Australia.

GST

The amount of premium payable for this cover also includes an amount on account of GST. The sums insured under this Policy exclude GST.

When we make a payment under this Policy for the acquisition of goods, services or other supplies we will reduce the payment by the amount of any input tax credit that You are or would have been entitled to if You made a relevant acquisition.

Where You are registered for GST You must tell us Your correct input tax credit entitlement. Any fines or penalties arising from Your incorrect advice are payable by You.

Changes to this PDS

The information in this document is current as at the date of this PDS. We may change some of the information in the PDS that is not materially adverse from time to time without needing to notify You. You may review the current version of the PDS at any time by visiting the website apple.com/au/legal/sales-support/applecare/applecareplus/au/apple-vision/.

Should You require it, We will provide You with a paper version of this PDS free of charge upon receipt of such request. If it becomes necessary, We will issue a supplementary or replacement PDS.

Definitions

Apple means Apple Pty Limited ABN 46 002 510 054.
ADH coverage means the accidental damage from handling insurance cover that commences immediately upon Your purchase of the Plan.
Covered Equipment means an Apple Vision Pro, and the Apple-branded accessories contained in its original packaging listed on Your proof of coverage document.
Insurer means AIG Australia Ltd
Master Policy means the group insurance policy issued to Apple by Us and referred to in the Apple notice.
PDS means Product Disclosure Statement.
Plan means the service contract that governs the hardware service and technical support provided to You by Apple under the AppleCare+ for Apple Vision Pro for a Covered Equipment.
Reported, with respect to Complimentary Cover, means that you have (i) contacted Apple at support.apple.com/en-au or created a Genius Bar appointment and (ii) received a Case ID for your incident. To be clear, you must receive a Case ID for your claim to be Reported.
Terms means the terms and conditions of the AppleCare+ Plan.
You, Your means the person who has purchased the Plan and is a beneficiary of the Master Policy.
We, Us, Our, AIG means AIG Australia Limited ABN 93 004 727 753 AFSL 381686.

For any enquiries and assistance

AIG Customer Service Centre

Email: australia.acplus@aig.com

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