AppleCare+ for Apple Display
AppleCare+ for Mac

NOTE ON CONSUMER LAW:

AppleCare+ is an insurance policy covering the risk of damage to Your Mac or Apple-branded display and the need for technical assistance. AppleCare+ does not provide coverage for failure due to defects in design and/or materials and/or workmanship. Such failures will be covered separately by Your consumer law rights or the Apple Limited Warranty or by Apple itself during the same period as the AppleCare+ Coverage Period even if You did not purchase or lease Your Apple product from Apple. In Ireland, consumers are entitled to a free of charge repair or replacement, by the seller, of goods which do not conform with the contract of sale. Under Irish law, consumers have up to six years from the date of delivery to exercise their rights; however, various factors may impact Your eligibility to receive these remedies. For more details, please visit apple.com/ie/legal/statutory-warranty.

Terms & Conditions – Ireland

Thank you for buying AppleCare+, an insurance policy underwritten by the Ireland Branch of AIG Europe S.A. ("**AIG**") who agrees to insure Your Mac or Apple-branded display according to the terms and conditions contained in this Policy.

AppleCare+ covers You for repair or replacement of Your device in the event of Accidental Damage or Battery Depletion, and access to Technical Support from Apple (as set out in clause 4.6).

The Policy is sold by Apple and Apple Authorised Resellers. Apple, on AIG's behalf, will also handle claims and any complaints You may have (full details of this are in clause 12).

AppleCare+ does not cover You for loss or theft of Your device, or for failure due to defects in Your device, although such failures will be covered separately either by Your rights under consumer law or the Apple Limited Warranty or by Apple itself during the same period as the AppleCare+ Coverage Period even if You did not purchase or lease Your Apple product from Apple (as set out in clause 5.1.13).

1. Definitions

Any word or expression which appears capitalised in this Policy is defined in this definitions section and has the same meaning whenever it is used throughout this Policy:

1.1. "Accidental Damage" means physical damage, breakage, or failure of Your Covered Equipment due to an unforeseen and unintentional event occurring either due to handling (e.g., dropping the Covered Equipment or through limited liquid contact such as spills) or due to an external event (e.g., extreme environmental or atmospheric conditions). The damage must affect the functionality of Your Covered Equipment, which includes cracks to the display screen that affect the visibility of the display.

1.2. "AIG" means AIG Europe S.A. whose registered office is at 35 D Avenue John F. Kennedy, L-1855, Luxembourg who is operating in Ireland through its branch AIG Europe S.A. (Ireland Branch) whose address is 30 North Wall Quay, International Financial Services Centre, Dublin 1, Ireland and who is regulated by the Central Bank of Ireland for conduct of business rules.

1.3. "Annual Policy" means a Policy for a 12-month term of coverage that automatically renews every 12 months from the original Policy purchase date, unless cancelled earlier in accordance with clause 10 of this Policy, and which is paid for on a yearly, recurring basis.

1.4. "Appendix" means the document setting out the pricing information of the Covered Equipment, which is incorporated into and forms a part of Your Policy.

1.5. "Apple" means Apple Distribution International Limited (or its appointed agents) who distribute, sell and administer this Policy and who handle claims and complaints on AIG's behalf.

1.6. "Apple Authorised Reseller" means a third party authorised by Apple to distribute this Policy at the same time as selling or leasing You Your Covered Equipment.

1.7. "Apple Authorised Service Provider" means a third-party service provider appointed as Apple's agent to handle claims on AIG's behalf. A list of these providers can be found through locate.apple.com/ie/en.

1.8. "Apple Limited Warranty" means the voluntary manufacturer's warranty provided by Apple (under separate terms of service) to purchasers or lessees of Covered Equipment, which provides benefits that are in addition to, and not instead of, rights provided by consumer law.

1.9. "Arrears Notice" means the notice that a Payment Plan Provider issues to You notifying You that You have failed to pay an Instalment and/or that You are in default under the Payment Plan Agreement for failure to pay Instalments.

1.10. "Battery Depletion" means, in relation to Covered Equipment, when the capacity of such Covered Equipment's battery to hold an electrical charge is less than eighty percent (80%) of its original specification.

1.11. "Business Customer" means a customer who has registered for and purchased their Covered Equipment through the Apple business online store.

1.12. "Consumer Software" means the Apple-branded software applications that are pre-installed on or designed to operate with the Covered Equipment.

1.13. "Coverage Period" means the period set out in clause 3.

1.14. "Covered Equipment" means the Apple-branded Mac desktop or notebook computer or the Apple-branded display (including any Apple-branded stand and/or VESA mount included with or purchased at the same time as Your Apple-branded display) identified by the product serial number shown on Your POC certificate (or in the case of the Apple-branded stand and/or VESA mount as evidenced by Your proof of purchase), as well as the original Apple-branded accessories supplied in the same box. The Covered Equipment must have been purchased or leased as new from Apple or an Apple Authorised Reseller. Where legal ownership of the Covered Equipment has been transferred to You, the Policy must have been transferred to You pursuant to clause 11. Covered Equipment includes any replacement product provided to You by Apple under clause 4.1.2 of this Policy.

1.15. "Fixed Term Policy" means a Policy paid for on a one-time basis by You or via a Payment Plan Agreement for a 36-month term of coverage for the Covered Equipment, unless otherwise stated on the POC certificate.

1.16. "Hardware Coverage" means the cover providing for repair or replacement of Your Covered Equipment due to events of Accidental Damage and Battery Depletion.

1.17. "Instalment" means any sum payable by You under a Payment Plan Agreement.

1.18. "Insurance Tax" means the duties/levies which are payable at the rates applicable on the date of purchase of the Policy, which are set out in the Appendix.

1.19. "Insured Event" means (a) Accidental Damage to Your Covered Equipment, and/or (b) Battery Depletion, and/or (c) the need to use Technical Support, which occurs during the Coverage Period.

1.20. "macOS" means the Apple-branded operating system of the Covered Equipment.

1.21. "Payment Plan Agreement" means the agreement between You and Your Payment Plan Provider to fund

Your payment of the Premium for a Fixed-Term Policy by Instalments.

1.22. "Payment Plan Provider" means the party with whom You have entered into Your Payment Plan Agreement, which may include Apple, an Apple Authorised Reseller, or a third-party financing institution.

1.23. "POC certificate" means the proof of coverage document which You will receive when You purchase this Policy, which includes Your insurance details and the serial number of the Covered Equipment to which this Policy applies. If You have purchased this Policy in an Apple retail store or from an Apple Authorised Reseller, the original sales receipt may also be Your POC certificate.

1.24. "Policy" means this insurance document setting out the AppleCare+ terms and conditions for Your Annual Policy or Your Fixed-Term Policy (as stated on the POC certificate), which, together with the Appendix and the POC certificate You received when You purchased AppleCare+, forms Your legal contract of insurance with AIG.

1.25. "Policy Excess" means the relevant excess for the Covered Equipment as set out in the Appendix payable by You for each Accidental Damage claim You make under this Policy.

1.26. "Premium" means the amount which You agree to pay for coverage under this Policy as set out in the Appendix. Premium includes Insurance Tax at the applicable rate.

1.27. "Technical Support" means Apple technical assistance if Your Covered Equipment ceases to work correctly, for which Apple may otherwise charge a pay-per-incident fee.

1.28. "You/Your" means the person who owns or leases the Covered Equipment and any person to whom a Fixed-Term Policy is transferred to pursuant to clause 11.

2. The Policy

2.1. Your Policy is made up of this insurance document setting out the terms and conditions of Your coverage under AppleCare+, the Appendix, and Your POC certificate. Please check them carefully to make sure they give You the cover You want. If Your needs change or any of the information on which the Policy is based changes, Apple and AIG may need to update their records and the details on Your POC certificate may need to be altered.

2.2. Should You need to obtain a replacement POC certificate or obtain a copy of Your insurance details, visit mysupport.apple.com/products, and follow the instructions.

3. Policy Type and Coverage Period

3.1. Whether You have purchased a Fixed-Term Policy or an Annual Policy, Your Policy type and Coverage Period will be set out on Your sales receipt and/or POC certificate.

3.2. For both Policy types, Your Hardware Coverage and Technical Support starts from the date You purchase Your Policy. This means that if You purchase AppleCare+ after You purchase or begin to lease Your Covered Equipment, You will only receive Hardware Coverage and Technical Support from that date.

3.3. Fixed-Term Policy: Both Your Hardware Coverage and Technical Support coverage end 36 months from the date You purchased Your Policy. Your Policy purchase date is shown on the original sales receipt for Your Policy. The Premium must be paid by credit card, debit card, or other authorised payment source e.g. Apple Pay (the "Payment Source") If Your payment has not completed correctly (for example, if Your payment debit or credit card fails), You will be informed and You will need to take action to complete the payment. If an Insured Event occurs and Your payment has not been completed, You will not be entitled to receive cover.

3.4. Annual Policy: Your Policy duration is twelve (12) months (i.e., one (1) year). Your Policy will automatically renew each year beginning from the date You purchase Your first Annual Policy as shown on the original sales receipt for Your Policy. You agree to have the Payment Source used for Your initial Policy purchase kept on file. For subsequent annual renewals, the Payment Source will be automatically charged the annual Premium in advance of the anniversary of Your Policy purchase date as reflected on the original sales receipt, when the next 12-month period will start. If Your Payment Source cannot be charged for any reason, and You have not otherwise made the appropriate renewal Premium payment on time, Your Policy will be cancelled in accordance with clause 10.11. In the event Apple is no longer able to service Your Covered Equipment, Apple will provide You with one (1) month's advance written notice of cancellation, after which Your Policy will cease to renew.

3.5. Your coverage under both policy types may end earlier if You or Your Payment Plan Provider has exercised the right to cancel under clause 10 or if it is cancelled by AIG in accordance with the terms of this Policy.

3.6. This Policy does not cover You for damage to the Covered Equipment from an Insured Event which occurred before this Policy was purchased or after the Policy has been cancelled or otherwise terminated.

4. Cover

4.1. **Hardware Coverage.** If You make a valid claim under the Hardware Coverage element of this Policy, AIG will arrange for Apple either:

4.1.1. to repair the Covered Equipment using new parts or previously used genuine Apple parts that have been tested and pass Apple functional requirements; or

4.1.2. if it would not be practical or economically viable to perform a repair, to supply a replacement for the Covered Equipment with a new Apple-branded device or a device comprised of new and/or previously used genuine Apple parts that have been tested and pass Apple functional requirements. All replacement products provided under this Policy will at a minimum have the same or substantially similar features (e.g., a different model with the same features, or the same model in a different colour with the same or enhanced technological or functional features or capabilities) as the original Covered Equipment (subject to applicable Consumer Software updates), or at Apple's option, the replacement product will be the same or more recent model but with different technological or functional features or capabilities as the original Covered Equipment. The replacement Apple-branded device will become the new Covered Equipment under this Policy. In the event of a replacement, Apple or the Apple Authorised Service Provider will keep the original Covered Equipment, which will become Apple's property. Apple or the Apple Authorised Service Provider may use devices or replacement parts for service that are sourced from a country that is different from the country from which the Covered Equipment or original parts were sourced.

4.2. If repair or replacement under clauses 4.1.1 and 4.1.2 are not possible or available, AIG will reimburse You with Apple store credit, an Apple gift card, or bank transfer 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 in accordance with this clause, the original Covered Equipment will become Apple's property, and Your Policy will automatically cancel as You are no longer in possession of the Covered Equipment.

4.3. If a repair or replacement is provided to You under clause 4.1.1 or 4.1.2, Apple, or the Apple Authorised Service Provider, may install the latest software and operating system that is applicable to the Covered Equipment as part of cover provided by this Policy. Third-party applications installed on the original Covered Equipment may not be compatible with the Covered Equipment as a result of the software and operating system update. If You make a claim in a different country from that in which You bought or leased the Covered Equipment, Apple or the Apple Authorised Service Provider may repair or replace products and parts with locally comparable products and parts.

4.4. **Policy Excess.** In relation to each valid claim for Accidental Damage that You make under this Policy, before You are entitled to the benefits in clause 4.1, You will have to pay the applicable Policy Excess, as set out in the Appendix, towards the cost of the claim. The Policy Excess can be paid to Apple or the Apple Authorised Service Provider by an authorised Payment Source.

Please note that if You make a claim in a country other than Ireland under this Policy, the Policy Excess, or equivalent local fees may need to be paid in that country's currency and at that country's applicable rate. For further details, please visit apple.com/legal/sales-support/applecare/applecareplus/ and select the appropriate device and location in which You seek service to view the applicable terms and fees.

For the Tier 1 Accidental Damage claim Policy Excess to apply, the Covered Equipment must have no additional damage beyond the screen-only damage (if applicable) or the external enclosure-only damage (if applicable) where such additional damage would prevent Apple from repairing the screen or external enclosure of the Covered Equipment. Screen-Only repairs are only available for Covered Equipment that has a screen. Accidental Damage to the Apple-branded stand and/or VESA mount used with Your Apple-branded display will be treated as external enclosure-only Accidental Damage. Covered Equipment with additional damage will be categorised as Other Accidental Damage claims and will be charged the price of the Tier 2 Accidental Damage claim Policy Excess.

4.5. **Claims Limit.** There is no limit on the number of claims You can make for Insured Events. Claims submitted and received by Apple and/or in accordance with clause 7 after Your Coverage Period may not be covered by the Policy.

4.6. **Technical Support.** If You make a valid claim under this section of Your Policy, You will receive priority access to the Apple Technical Support helpline if Your Covered Equipment ceases to work correctly. Technical Support will cover the macOS, Consumer Software and any connectivity issues between the Covered Equipment and an Apple TV and a compatible wireless device or computer that meets the Covered Equipment's connectivity specification. It will cover the then-current version of the mac OS and Consumer Software and the prior Major Release. "Major Release" means a significant version of software that is commercially released by Apple in a release number format such as "1.0" or "2.0" and which is not in beta or pre-release form.

5. Exclusions

5.1. **Hardware Coverage.** The Hardware Coverage under this Policy does not cover You for:

5.1.1. a product that is not the Covered Equipment;

5.1.2. preventative maintenance, such as routine servicing or cleaning of the Covered Equipment where there is no underlying problem with its hardware or software;

5.1.3. damage to Covered Equipment caused by:

5.1.3.1. damage, including excessive physical damage (e.g., products that have been crushed, bent or submerged in liquid), caused by abuse or misuse, meaning reckless, wilful, or intentional damage, including knowingly using the Covered Equipment for the purpose or in the manner for which it was not intended;

5.1.3.2. actual or attempted, modification or alteration of the Covered Equipment; or

5.1.3.3. service or repair (including upgrades) performed by anyone who is not Apple or an Apple Authorised Service Provider;

5.1.4. Covered Equipment with a serial number that has been altered, defaced, or removed, or Covered Equipment that has been opened, serviced, modified, or altered by anyone other than Apple or an authorised representative of Apple, or Covered Equipment that contains component parts that are not authorised by Apple;

5.1.5. the loss or theft of Your Covered Equipment;

5.1.6. Covered Equipment (including all major components) that is not returned to Apple;

5.1.7. cosmetic damage to the Covered Equipment which does not affect the functionality of the Covered Equipment, including, but not limited to, hairline cracks, scratches, dents, broken plastic on ports and discolouration;

5.1.8. damage or failure caused by normal wear and tear and/or usage of the Covered Equipment;

5.1.9. damage to Covered Equipment caused by fire or damage to Covered Equipment arising from a natural disaster;

5.1.10. damage to Covered Equipment caused by materials or caused by the presence of materials, that may present a risk to human health (e.g., biological materials);

5.1.11. services to install, remove or dispose of the Covered Equipment;

5.1.12. the provision of equipment to You while the Covered Equipment is receiving Hardware Coverage service;

5.1.13. failure due to defects in materials and/or workmanship and/or design of Covered Equipment; however, such failures will be covered separately either by Your consumer law rights or by the Apple Limited Warranty, or by Apple itself during the same period as the AppleCare+ Coverage Period even if You did not purchase or lease Your Apple product from Apple;

5.1.14. the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate any electronic hardware or software, or components thereof, that are used to store, process, access, transmit, or receive information within Covered Equipment as a result of any cause or loss other than covered losses specifically stated in this Policy, including any unauthorised access or unauthorised use of such system, a denial-of-service attack, or receipt or transmission of malicious code; or

5.1.15. the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate any electronic data stored within Covered Equipment, including any such loss caused by unauthorised access or unauthorised use of such data, a denial-of-service attack, or receipt or transmission of malicious code.

5.2. **Technical Support.** The Technical Support under this Policy does not cover You for:

5.2.1. the use or modification of the Covered Equipment, the macOS, or Consumer Software in a manner for which it is neither intended to be used or modified according to the user manual, technical specifications or other guidelines published on the Apple website for the Covered Equipment;

5.2.2. issues that could be resolved by upgrading software (including the macOS and Consumer Software) to the latest version;

5.2.3. third-party products or other Apple-branded products or software (other than the Covered Equipment or Consumer Software) or the effects of such products on or interactions with the Covered Equipment, the macOS or Consumer Software;

5.2.4. the use of a computer or operating system that is unrelated to Consumer Software or connectivity issues with the Covered Equipment;

5.2.5. software other than the macOS or Consumer Software;

5.2.6. macOS software or any Consumer Software designated as “beta,” “prerelease,” “preview,” or similarly labeled software;

5.2.7. damage to or loss of any software or data residing or recorded on the Covered Equipment;

5.2.8. damage to, or loss of, any software or data that was residing or recorded on the Covered Equipment, including recovery and reinstallation of any such software programs and user data;

5.2.9. third-party web browsers, email applications, and Internet service provider software, or the macOS configurations necessary for their use;

5.2.10. advice that relates to everyday use of the Covered Equipment where there is no underlying problem with its hardware or software;

5.2.11. the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate any electronic hardware or software, or components thereof, that are used to store, process, access, transmit, or receive information within Covered Equipment as a result of any cause or loss other than covered losses specifically stated in this Policy, including any unauthorised access or unauthorised use of such system, a denial-of-service attack, or receipt or transmission of malicious code; or

5.2.12. the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate any electronic data stored within Covered Equipment, including any such loss caused by unauthorised access or unauthorised use of such data, a denial-of-service attack, or receipt or transmission of malicious code.

6. General Conditions

6.1. To have the full protection of Your Policy, You must comply with this clause, as well as clauses 7, 8, and 9, which are conditions of this Policy. Failure to comply with these conditions may result in Your claim being declined.

6.2. The following conditions apply to this Policy:

6.2.1. **Original Parts.** As a condition of receiving Hardware Coverage, all Covered Equipment must be returned to Apple in its entirety including all original parts or Apple-authorised replacement components.

6.2.2. **Coverage Exclusions.** Cover under Your Policy is subject to those exclusions set out in clause 5.

6.2.3. **Premium Payment and Cover.** The Premium must be paid before You can receive Hardware Coverage and Technical Support, and no claim will be met under this Policy if the Premium has not been paid in full.

For Fixed-Term Policy, if You agree to pay the Premium by Instalments, You will be required to enter into a Payment Plan Agreement with a Payment Plan Provider, and You can receive the Hardware Coverage or Technical Support from the time You enter into the Payment Plan Agreement. You must pay Your Instalments in accordance with the terms and conditions of Your Payment Plan Agreement.

6.2.4. **For Fixed-Term Policies Only: Non-payment of Instalments.** Where You pay the Fixed-Term Policy Premium by Instalments and You have not paid Your Instalment arrears by the date requested in the Arrears Notice, the Payment Plan Provider may request that AIG cancel Your Policy. AIG will cancel Your Policy with immediate effect on receipt of such a request.

Where You fail to pay any Instalments by the date due and You are in arrears under the Payment Plan Agreement, You will not be entitled to receive Hardware Coverage or Technical Support in respect of the Covered Equipment until You pay the Instalment arrears in full.

6.2.5. **Your Duty of Care.** You shall take all reasonable precautions to protect the Covered Equipment against an Insured Event and shall use and maintain the Covered Equipment in accordance with its instructions.

6.2.6. **Your Residence and Age.**

6.2.6.1. If You are not a Business Customer, You are only entitled to purchase this Policy if You have Your main residence in Ireland and You are aged eighteen (18) years or over on the date of purchase of this Policy.

6.2.6.2. If You are a Business Customer, You are only entitled to purchase this Policy if You have purchased the Covered Equipment for use in connection with a business, trust, charity or other unincorporated body established in Ireland.

7. How to Make a Claim

7.1. **For Hardware Coverage.** You must report Your claim as soon as possible by visiting an Apple retail store or Apple Authorised Service Provider, by accessing support.apple.com/en-ie or by telephoning Apple on 1800 804 062. Apple will require Your Covered Equipment serial number before providing assistance. Your claim will be settled by means of the options set out in clause 7.4.

7.2. During the Hardware Coverage service, Apple or the Apple Authorised Service Provider will delete any data held within the Covered Equipment and reformat the storage media. You should back up all data on a regular basis and prior to making a claim where possible.

7.3. If requested, You must produce proof of purchase for Your Covered Equipment and Your POC certificate in order to validate that Your Apple product is Covered Equipment.

7.4. Valid claims for Hardware Coverage can be made using one of the following service options:

7.4.1. **Carry-in service.** You can return Your Covered Equipment to an Apple retail store or an Apple Authorised Service Provider. A repair will be undertaken or a replacement provided in accordance with clause 4.1. Once the repair is complete or a replacement is available (as applicable), You will be notified to come to the Apple retail store or Apple Authorised Service Provider to collect Your Covered Equipment.

7.4.2. **Onsite service.** An onsite service is available for Covered Equipment if the location of the Covered Equipment is within 50 miles (80 kilometeres) radius of an Apple Authorised Onsite Service Provider. If Apple determines that onsite service is available, Apple will dispatch a service technician to the location of the Covered Equipment. A repair will either be performed at the location, or the service technician will transport the Covered Equipment to an Apple Authorised Service Provider or an Apple repair service location. If the Covered Equipment is repaired at an Apple Authorised Service Provider or an Apple repair service location, Apple will arrange for transportation of the Covered Equipment to Your location following repair. If the service technician is not granted access to the Covered Equipment at the appointed time, any further onsite visits may be subject to an additional charge. In accordance with clause 4.1 if a repair is not available then a replacement will be provided and Apple will arrange for transportation of the replacement Covered Equipment to Your location.

7.4.3. **Do-it-Yourself ("DIY") service.** A DIY service is available for easily replaceable products, parts or accessories, such as mice or keyboards, which can be replaced without using any tools. If a DIY service is available in the circumstances, the following process will apply.

7.4.3.1. DIY service where Apple requires return of the replaced product, part or accessory. Apple may require a credit card authorisation to be given as security for the retail price of the replacement product, part or accessory and applicable shipping costs. If You are unable to provide credit card authorisation, this DIY service may not be available to You and Apple will offer alternative arrangements for repair or replacement of Your Covered Equipment. Apple will send a replacement product, part or accessory to You with installation instructions, if applicable, along with instructions for the return of the replaced product, part or accessory. If You follow these instructions, Apple will cancel the credit card authorisation, and You will not be charged for the product, part or accessory and the shipping to and from Your location. If You fail to return the replaced product, part or accessory or return a replaced product, part or accessory that is not the Covered Equipment, Apple will charge Your credit card for the authorised amount.

7.4.3.2. DIY service where Apple does not require return of the replaced product, part or accessory. Apple will ship You a replacement product, part or accessory accompanied by instructions on installation, if applicable, and any requirements for the disposal of the replaced product, part or accessory. With this DIY service there is no requirement for a credit card authorisation.

7.4.3.3. Apple is not responsible for any labour costs You incur relating to DIY service. Should You require further assistance, contact Apple at the telephone number listed above, or visit an Apple Retail or Apple Authorised Service Provider location.

7.5. The Hardware Coverage service options may vary between countries depending on local capability.

7.6. Where it is not possible to provide a certain method of service set out above, it may be necessary to change the method by which Apple provides Hardware Coverage to You.

7.7. If You seek to make a claim under this Policy in a country that is not the country of purchase, 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.

7.8. You may be responsible for shipping and handling charges if the Covered Equipment cannot be serviced in the country where You seek to make a claim, if not the country of purchase. Where the Hardware Coverage service is conducted outside of Your country of purchase, Apple may repair or exchange defective products and parts in Your Covered Equipment with comparable products and parts that comply with local standards in the country of service.

7.9. For **Technical Support**, You can make a claim by telephoning Apple on 1800 804 062. Apple will request the Covered Equipment serial number before providing assistance.

You can also obtain information by accessing the following free support resources below:

International Support Information	support.apple.com/HT201232
Apple Authorised Service Providers and Apple Retail Stores	locate.apple.com/ie/en/
Apple Support and Service	apple.com/en-ie/contact

8. Your Responsibilities when Making a Claim

8.1. When making a claim under this Policy, You must comply with the following:

8.1.1. You must provide information about the symptoms and causes of the damage to or problems You have with the Covered Equipment;

8.1.2. To allow Apple to troubleshoot and otherwise assist with Your claim, if requested, You must provide information, including but not limited to the Covered Equipment serial number, model, version of the operating system and software installed, any peripheral devices connected or installed on the Covered Equipment, any error messages displayed, actions taken before the Covered Equipment experienced the issue and steps taken to resolve the issue;

8.1.3. You must follow instructions given to You by Apple or the Apple Authorised Service Provider and pack the Covered Equipment in accordance with shipping instructions given by Apple or the Apple Authorised Service Provider;

8.1.4. You must not send products and accessories that are not subject to a Hardware Coverage claim (e.g. cases, sleeves, etc.) as these cannot be returned;

8.1.5. You should ensure where possible that Your software and data residing on the Covered Equipment is backed up. Apple will delete the contents of the Covered Equipment and reformat the storage media. Neither AIG nor Apple will be responsible for any loss of software or data residing on the Covered Equipment when it is submitted as part of a claim under this Policy; and

8.1.6. You must provide to Apple all major components of the product subject to Hardware Coverage to allow Apple to assess the validity of Your claim.

8.2. Apple will return Your Covered Equipment or provide a replacement as the Covered Equipment was originally configured, subject to applicable updates. Apple may install macOS updates as part of the repair or replacement to Your Covered Equipment that will prevent the Covered Equipment from reverting to an earlier version of the macOS. Third party applications installed on the Covered Equipment may not be compatible or work with the Covered Equipment as a result of the macOS update. You will be responsible for reinstalling all other software programs, data, and passwords.

8.3. To the maximum extent permitted by applicable law, AIG, Apple, Apple Authorised Service Providers, and their employees and agents, shall not be liable to You for any indirect losses You incur, for example the costs of recovering, reprogramming, or reproducing any programme or data or any loss of business, profits, income, or anticipated savings resulting from a failure to meet their obligations under this Policy.

9. Deception, Fraud, and Illegal Use

9.1. If any claim is found to be fraudulent or if You knowingly give misleading information when making a claim, the claim will be declined, and Your Policy will be cancelled with no refund of Premium due to You. Apple or AIG may inform the police or other regulatory bodies.

9.2. This Policy may be immediately cancelled by AIG in the event that the Covered Equipment is used in the course of criminal activity or to facilitate or enable any criminal act to take place.

10. Cancellation

10.1. Regardless of Your Policy type, You may cancel this Policy at any time for any reason effective immediately and may be entitled to a refund of Premium as described below. To receive any refund, You must provide Your original sales receipt and/or Your POC certificate.

10.2. <u>How to cancel</u>

Return of Covered Equipment

10.2.1. To cancel this Policy with the return of Your Covered Equipment (with the exception of trade-in) as permitted by the original sales channel, You must return Your Covered Equipment through the original sales channel (whether an Apple Authorised Reseller or Apple). You (or Your Payment Plan Provider) will receive a full refund of Premium.

Policies Purchased from Apple Authorised Resellers

10.2.2. To cancel a Fixed-Term Policy purchased from an Apple Authorised Reseller within thirty (30) days of purchase of the Policy, You will need to cancel the Policy via the Apple Authorised Reseller. To cancel a

Fixed-Term Policy purchased from an Apple Authorised Reseller more than thirty (30) days after the date You purchased the Policy, call Apple on 1800 804 062 or send written notice to Apple Customer Support, Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland, and Your Policy will be cancelled upon receipt of Your notice.

10.2.3. If You purchased an Annual Policy from an Apple Authorised Reseller, contact that Apple Authorised Reseller which sold the Policy and to whom You are paying the annual Premium instalment payment to cancel Your Policy.

Fixed-Term Policies Paid in Instalments

10.2.4. If You purchased a Fixed-Term Policy and pay Your Premium in Instalments, You may cancel by contacting Apple on 1800 804 062, or by contacting the Payment Plan Provider and requesting that they cancel Your Policy on Your behalf.

10.3. ***Annual Policies Purchased from Apple***

10.3.1. To cancel effective immediately:

10.3.1.1. Visit support.apple.com/en-ie/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;

10.3.1.2. Call Apple on 1800 804 062; or

10.3.1.3. Send written notice to Apple Customer Support, Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland, and Your Policy will be cancelled as soon as Apple receives Your cancellation notice.

10.3.2. You may also cancel Your Annual Policy by preventing Your Annual Policy from automatically renewing. Do this by calling Apple on 1800 804 062. Your action in turning off the renewal Premium billing will be deemed an expression of Your intent to cancel Your Annual Policy and Your Policy will cease at the end of the year for which Your last annual Premium was paid. Your Annual Policy will remain active until midnight on the last day of that year at which point Your cover will cease.

10.4. ***Fixed-Term Policies Purchased from Apple***

10.4.1. To cancel effective immediately, visit support.apple.com/en-ie/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;

10.4.2. If available, follow the steps in the Apple Support app, which can be downloaded through the App Store. 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;

10.4.3. If available, go to getsupport.apple.com/products, select “Hardware Coverage” and “Cancel an AppleCare Plan,” and follow the instructions;

10.4.4. Call Apple on 1800 804 062; or

10.4.5. Send written notice to Apple Customer Support, Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland, and Your Policy will be cancelled upon receipt of Your notice.

10.5. ***Refunds for Annual Policies***

10.5.1. If You contact Apple to cancel this Annual Policy, not in connection with the return of Your Covered Equipment, You may be entitled to a refund of Premium which will be calculated on the following basis:

10.5.1.1. If You cancel this Annual Policy within thirty (30) days of the date of initial purchase or each renewal of Your Policy, You will receive a full refund.

10.5.1.2. If You cancel this Annual Policy more than thirty (30) days after the date of initial purchase or each renewal of Your Policy, You will be entitled to a pro rata refund based on the percentage of unexpired time remaining on Your Annual Policy.

10.6. ***Refunds for Fixed-Term Policies***

10.6.1. If You contact Apple to cancel this Fixed-Term Policy, not in connection with the return of Your Covered Equipment, You may be entitled to a refund of Premium which will be calculated on the following basis:

10.6.1.1. If You cancel this Fixed-Term Policy within thirty (30) days of the date of purchase of Your Policy and You have paid Your Premium in full upfront, You will receive a refund of the whole Premium You paid.

10.6.1.2. If You cancel this Fixed-Term Policy more than thirty (30) days after the Policy purchase date and You pay Your Premium in full upfront, You will receive a refund of a proportion of the Premium You paid based on the remaining portion of the Coverage Period.

10.7. Regardless of Your Policy type, if You have already made a claim under this Policy, then – whenever You cancel – AIG will deduct from any refund the value of the benefit You received, which may result in no refund of Premium being due to You.

10.8. Any refund to which You are entitled shall be paid either by crediting the Payment Source You used to purchase the Policy, or Your Payment Source on file for Annual Policies, and if this is not possible, then by a bank transfer to You. If Your Fixed-Term Policy is financed through a Payment Plan Provider, any refund may be paid to the Payment Plan Provider who paid for the Policy.

10.9. All monies which become payable by AIG under this Policy shall, in accordance with section 93 of the Insurance Act 1936, be payable in Ireland.

10.10. Any refund due may be net of any Insurance Tax that was included in the Premium if this cannot be recovered from the tax authorities.

10.11. <u>Cancellation for Non-Payment of Premium</u>:

10.11.1. Where You pay the Premium by Instalments and there are arrears, clause 6.2.4 may apply, meaning the Payment Plan Provider can request that AIG cancels Your Policy.

10.11.2. If You purchased an Annual Policy, AIG, or Apple or an Apple Authorised Reseller on AIG's behalf, may cancel Your Policy without notice if You do not pay any annual Premium when due. If any annual Premium is not paid on the date it is due AIG, or Apple on AIG's behalf, will send You a payment reminder, and You have one (1) month in which to pay it. If it is not paid during that period, the Policy will be automatically cancelled from the date on which the unpaid Premium was due. If the Premium is paid during the month grace period, then cover will operate as if it had been paid on the due date. No claims will be paid for any accident that occurs after the month grace period has passed if the Premium remains unpaid.

10.12. <u>Cancellation Upon Authorised Trade-in</u>:

10.12.1. For Annual Policies, if You trade in Your Covered Equipment through the Apple Trade In Programme, that trade-in will be deemed an expression of Your intent to cancel Your Annual Policy and it will be cancelled at the time the trade-in is accepted.

10.13. AIG, or Apple on AIG's behalf, may cancel Your Policy in the event that Apple is no longer able to service Your Covered Equipment, at which point You will be provided with one (1) month's advance notice that Your Policy will be cancelled and Your Policy will cease to renew.

11. Transfer of Fixed-Term Policy

11.1. You may transfer any Fixed-Term Policy when You transfer the Covered Equipment to someone else who is a resident in Ireland aged eighteen (18) years or over, and the new party will be covered for the remainder of the Coverage Period. A Business Customer may only transfer this Fixed-Term Policy to another Business Customer. You cannot transfer Your Annual Policy.

11.2. You must notify Apple, on behalf of AIG, of the transfer as soon as possible by calling Apple on 1800 804 062, or by writing to Apple Customer Support, Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland. When notifying Apple of the transfer of the Policy, You must provide the serial number of the Covered Equipment, and the name, address and email address of the new owner or lessee so that Apple can send an updated POC certificate to the new owner or lessee. You must provide the new owner or lessee with these terms and conditions.

11.3. The Policy transfer will be effective when Apple, on behalf of AIG, issues an amended POC certificate to the transferee.

12. Complaints

12.1. AIG and Apple believe You deserve a courteous, fair and prompt service. AIG has asked Apple to deal with claim complaints relating to Hardware Coverage and Technical Support and all underwriting complaints on its behalf to ensure You have one point of contact on all matters. If there is any occasion when the service You receive does not meet Your expectations, please contact Apple using the appropriate contact details below, providing Your name and Covered Equipment serial number to help Apple deal with Your comments more efficiently. Apple can deal with an enquiry in the European language of Your country of residence (including English).

In Writing:	Apple Customer Support, Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland
By Email:	insurance_mediation_EMEIA@group.apple.com
By Telephone:	Local number available at support.apple.com/HT201232
Online:	Via Contact Apple Support at support.apple.com/en-ie/contact
In Person:	Any Apple-owned retail store, listed on apple.com/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 Republic of Ireland Financial Services and Pensions Ombudsman
3rd Floor
Lincoln House

Lincoln Place
Dublin D02 VH29
Republic of Ireland

By Telephone: 1890 88 20 90 or +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 €5 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, You may be able to use the European Commission's Online Dispute Resolution tools, which can be found at consumer-redress.ec.europa.eu/index_en.

12.5. As AIG Europe S.A. is a Luxembourg based insurance company, in addition to the complaints procedure set out above, You have access to Luxembourg mediator bodies for any complaints You may have regarding this Policy. Contact details of the Luxembourg mediator bodies are available on AIG Europe S.A.'s website: aig.lu/.

13. Insurance Compensation Fund

13.1. You may be entitled to compensation from the scheme in the unlikely event that AIG Europe S.A. cannot meet its obligations. The maximum amount that could be available in respect of any sum due to a policyholder is 65% of the sum due or EUR 825,000, whichever is the lesser.

Further information on the Insurance Compensation Fund is available on the Central Bank of Ireland's website though the following link: centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/insurance-compensation-fund.

14. General Information

14.1. This Policy will be governed by Irish law and You and AIG agree to submit to the courts of Ireland to determine any dispute arising under or in connection with it.

14.2. The terms and conditions of this Policy will only be available in English and all communication relating to this Policy will be in English.

14.3. AIG shall not provide cover and shall not pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim, or provision of such benefit would expose AIG, AIG's parent company or ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, the Grand Duchy of Luxembourg, the European Union, or the United States of America.

14.4. Stamp Duty will be paid to the Revenue Commissioners in accordance with the provisions of section 5 of the Stamp Duties Consolidation Act 1999.

This insurance is underwritten by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue John F. Kennedy, L-1855, Luxembourg, aig.lu/. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 11, rue Robert Stumper, L-2557 Luxembourg, GD de Luxembourg , GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, caa.lu/.

AIG Europe S.A. Ireland branch has its registered branch office at 30 North Wall Quay, International

Financial Services Centre, Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland. Contact details of the Central Bank of Ireland are P.O. Box 559, North Wall Quay, Dublin 1, D01 F7X3. Telephone: 1890 77 77 77. Fax: 01 6716561. E-mail: enquiries@centralbank.ie. Web: centralbank.ie/.

If a solvency and financial condition report of AIG Europe S.A. is available, it can be found at aig.lu/.

14.5. 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.

14.6. Only You (or Your legal representative in the event of Your death) and AIG may enforce the terms of this Policy.

14.7. For Annual Policies AIG (or Apple on AIG's behalf) will notify You of any changes to the terms and conditions of this Policy, including to the Premium or Policy Excess, by giving You one (1) month's advance notice in writing of such changes. We will only make a material change in the event of any change in the law affecting this Policy, for example a change in Insurance Premium Tax, to adjust for currency exchange rate fluctuation, to reflect a change to our underwriting approach, including to broaden or enhance Your coverage, or as needed to adjust for claims fulfilment costs.

If the changes are acceptable to You and You consent to all changes, then this Policy will continue.

If the changes are not acceptable, You may cancel this Policy in accordance with clause 10.3, or AIG (or Apple on AIG's behalf) will provide You with written notice and Your Annual Policy will terminate at the next renewal date.

For both Annual and Fixed-Term Policies, in the event that AIG changes the terms and conditions to enhance Your coverage without any additional cost, such terms and conditions will immediately apply to this Policy.

How AIG uses Personal Information

AIG Europe S.A. Ireland Branch is committed to protecting the privacy of customers, claimants, and other business contacts.

"**Personal Information**" identifies and relates to You or other individuals (e.g. Your dependants). By providing Personal Information You give permission for its use as described below. If You provide Personal Information about another individual, You confirm that You are authorised to provide it for use as described below.

The types of Personal Information we 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, credit reference agencies, healthcare professionals and other service providers. Personal Information will be shared with other third parties (including government authorities) if required by law.

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 centralised IT support.

Security and retention of Personal Information – Appropriate legal and security measures are used to protect Personal Information. Our service providers are also selected carefully and required to use appropriate protective measures. Personal information will be retained for the period necessary to fulfil 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: postmaster.ie@aig.com or write to Data Protection Officer, AIG Europe S.A. (Ireland Branch), 30 North Wall Quay, International Financial Services Centre, Dublin 1, DO1 F7X3, Ireland. More details about our use of Personal Information can be found in our full Privacy Policy at aig.ie/privacy-policy or You may request a copy using the contact details above.

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