AppleCare One

NOTE ON CONSUMER LAW:

AppleCare One is a multi-device insurance policy covering the risk of theft, loss, accidental damage, battery depletion, and power surge to eligible Covered Equipment and the need for technical assistance. AppleCare One does not provide coverage for failure due to defects in design and/or materials and/or workmanship. Such failures will be covered separately either by Your consumer law rights, by the Apple Limited Warranty, or by Apple itself during the same period as the AppleCare One Coverage Period, even if You did not purchase or lease Your Apple product from Apple. If a product is defective, consumers may, in addition to any other rights which they may have under consumer law in the UK, have rights under the Consumer Rights Act of 2015.

Terms & Conditions – United Kingdom (excluding Isle of Man and Channel Islands)

Thank you for buying AppleCare One, an insurance policy underwritten by American International Group UK Limited (AIG), who agrees to insure Your Covered Equipment according to the terms and conditions contained in this Policy.

AppleCare One covers You for repair or replacement of Your device in the event of Theft or Loss, Accidental Damage, Battery Depletion, or Power Surge, and access to Technical Support from Apple (as set out in section 8). Theft and Loss Coverage applies to enrolled iPhones, iPads, and Apple Watches only and requires Find My to be enabled on the device at the time of the theft or loss. Find My must remain enabled, and the device must remain associated with your Apple Account throughout the Theft and Loss claims process.

AppleCare One Individual covers up to three (3) of the following devices that are associated with the Apple Account used to purchase the Policy: AirPods, Apple TV, Apple Watch (including Apple Watch Strap), Beats device, HomePod, iPad, and/or iPhone ("iOS Devices"); Apple-branded Mac computer or display ("Mac and Apple Display Devices"); and Apple Vision Pro ("Vision Pro Devices"). Only one Apple Vision Pro may be registered under the Policy at one time. If enrolled under the Policy, the device is considered a "Covered Device." Covered Devices include the accessories contained inside the original packaging of your device. For Vision Pro, this includes the audio strap, battery, battery cable, curtain and light seal included in the original packaging ("Vision Pro Included Accessories").

AppleCare One Individual also covers up to ten (10) of the following Accessories (together with Covered Devices, "Covered Equipment") that are compatible and used with Covered Devices, and which must be registered separately under the Policy: Apple Pencil, Apple Pencil Pro, Apple-branded iPad keyboard ("iPad Input Devices"); and an Apple-branded VESA mount and/or stand; ("Mac Accessories"). Accessories will not count towards your Policy limit of three (3) Covered Devices. Covered Equipment includes any replacement product provided to you by Apple under clauses 8.1.2 and 8.3 of this Policy.

Additional iOS Devices, Mac, and Apple Display Devices, and/or Vision Pro Devices tied to the Apple Account that purchased the Policy may be added as a Covered Device to the Policy by purchasing an Add-On Slot for a supplemental per-device fee. Covered Devices included under the Policy via an Add-On Slot will be entitled to all benefits under this Policy. However the Add-On Slot(s) will neither increase (i) the limit of only one Apple Vision Pro which may be registered under the Policy at one time, nor (ii) the annual Theft and Loss claims limit of the Policy as set out in clauses 8.9 and 8.10.

The Policy is sold by Apple. Apple, on AIG's behalf, will handle certain claims and complaints You may have (full details of this are in section 16).

AppleCare One does not cover You 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 One Coverage Period even if You did not purchase or lease Your Apple product from Apple (as set out in clause 9.1.10).

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 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 American International Group UK Limited whose registered office is at The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

1.3. "Accessories" means Apple Pencil, Apple Pencil Pro, Apple-branded iPad keyboard ("iPad Input Devices"); and an Apple-branded VESA mount and/or stand ("Mac Accessories"). Up to ten (10) Accessories may be registered under the Policy.

1.4. "Add-On Slot(s)" means the space on the Policy to add additional eligible iOS Devices, Mac or Apple Display Devices, or a Vision Pro Device beyond the three (3) eligible devices that can be enrolled under the Policy, for a supplemental per device fee.

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

1.6. "Apple" means Apple Retail UK Limited (or its appointed agents) or 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.

1.7. "Apple Account" means the Apple Account You use to access Apple services and You also used to purchase this Policy. All Your Covered Devices must remain signed into and associated with that Apple Account for the full duration of the Policy. For full Apple Account conditions, see Section 2.

1.8. "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/uk/en.

1.9. "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.

1.10. "Apple Watch Strap" means the one Apple-branded strap, Nike Sport strap, or Hermès Sport strap supplied in the same box as Your Apple Watch, where the Apple Watch is a Covered Device enrolled under Your Policy.

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

1.12. "Beats" means Beats Electronics LLC (a/k/a Beats by Dr. Dre), a subsidiary of Apple Inc. producing audio products, including certain Covered Equipment under the Beats brand name.

1.13. "Consumer Software" means the operating software ("OS") of the Covered Equipment, software applications that are pre-installed on or designed to operate with the Covered Equipment, and Apple-or Beats-branded applications that are subsequently installed on the Covered Equipment, which may vary from time to time.

1.14. “Coverage Period” means one (1) month, which will automatically renew each month until cancelled as set out in clause 7.

1.15. “Covered Devices” means the Apple-branded Mac line of desktop and notebook computer models or the Apple-branded display, the AirPods, Apple TV, Apple Watch (including the Apple Watch Strap), Beats device, HomePod, iPad, iPhone, or Vision Pro. Only one Apple Vision Pro may be registered under the Policy at one time. If enrolled under the Policy, the device is considered a “Covered Device.” Covered Devices include the accessories contained inside the original packaging of your device, including for Vision Pro the audio strap, battery, battery cable, curtain and light seal included in the original packaging (“Vision Pro Included Accessories”). The Covered Devices must have been purchased or leased as new from Apple and be associated with the Apple Account used to purchase this Policy. For Theft and Loss Coverage, Covered Devices are limited to iPhone, iPad and Apple Watch only. You may view and manage Covered Devices via any device on which you are logged into the Apple Account associated with the Policy by opening the Apple Account or by going to Settings>General>AppleCare and Warranty. Third-party, non-Apple-branded devices and accessories are not eligible for coverage under this Policy.

1.16. “Covered Equipment” means the Covered Devices and Accessories. Covered Equipment includes any replacement product provided to You by Apple under clause 8.1.2 or 8.5 of this Policy.

1.17. “Find My” means the Find My functionality that must be enabled via Settings on Your eligible Covered Device in order to receive Theft and Loss Coverage. Please see section 4 below for specific instructions on how to enable Find My on Your Covered Device. Please note sharing Your location does not turn on the Find My functionality which is required for Theft and Loss Coverage in accordance with the terms and conditions of this Policy. If Find My is turned off for any reason, including when Your Covered Device is placed in “repair mode” or sent for repair, You must turn Find My back on to reactivate Theft and Loss Coverage.

1.18. “Hardware Coverage” means the cover providing for repair or replacement of Your Covered Equipment due to events of Accidental Damage, Battery Depletion, and Power Surge.

1.19. “Insurance Tax” means the insurance premium tax which is included in the Premium and which is payable at the rate applicable on the date of purchase of the Policy.

1.20. “Insured Event” means any of the following occurring during the Coverage Period: Theft or Loss of Your covered iPhone, iPad or Apple Watch; Accidental Damage to Your Covered Equipment; Battery Depletion; Power Surge; and/or the need to use Technical Support.

1.21. “OS” means the Apple-branded operating system of the Covered Equipment.

1.22. “iOS Devices” means AirPods, Apple TV, Apple Watch (including the Apple Watch Strap), Beats device, HomePod, iPad, and/or iPhone, as well as the original accessories supplied in the same box.

1.23. “iPad Input Device” means one Apple Pencil, one Apple Pencil Pro, and/or one Apple-branded iPad keyboard used with, and compatible with, the Covered Device.

1.24. “Loss” means where You have accidentally misplaced Your covered iPhone, iPad or Apple Watch and it is unrecoverable.

1.25. “Mac and Apple Display Devices” means Apple-branded Mac computer or display.

1.26. “Proof of Coverage (POC) Certificate” means the welcome email You received when You purchased this Policy, which includes Your insurance details.

1.27. “Policy” means this insurance document setting out the terms and conditions for Your AppleCare One Policy which, together with the Appendix, the Proof of Coverage (POC) Certificate that You received when You purchased AppleCare One, forms Your legal contract of insurance with AIG.

1.28. “Policy Excess” means the relevant excess(es) for Covered Equipment as set out in the Appendix payable by You for each Accidental Damage or Theft and Loss claim You make under this Policy.

1.29. “Power Surge” means an occurrence of a sudden and non-continuous increase or burst of electricity or electrical current, caused by natural or man-made events including but not limited to lightning strikes, power returning after an outage, and wildlife interfering with power lines.

1.30. “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.

1.31. “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.

1.32. “Theft” means the unauthorised dishonest misappropriation of Your covered iPhone, iPad or Apple Watch by another person with the intention of permanently depriving You of Your covered iPhone, iPad or Apple Watch.

1.33. “Theft and Loss Coverage” means the cover providing for replacement of Your covered iPhone, iPad, or Apple Watch (including the Apple Watch Strap if lost or stolen at the same time as the covered Apple Watch in which case one Policy Excess will apply) due to events of Theft or Loss. Theft and Loss Coverage does not apply to iPad Input Devices, even if lost or stolen at the same time as the covered iPad. You must have Find My enabled on the relevant iPhone, iPad or Apple Watch at the time of the Theft or Loss. Find My must remain enabled, and the iPhone, iPad or Apple Watch must remain associated with Your Apple Account, throughout the Theft or Loss claims process.

1.34. “Vision Pro Devices” means Apple Vision Pro and the Vision Pro Included Accessories.

1.35. “You/Your” means the account holder of the Apple Account used to purchase this Policy.

2. The Policy and Apple Account

2.1. Your Policy consists of this insurance document setting out the terms and conditions of Your coverage under AppleCare One, the Appendix, and Your Proof of Coverage (POC) Certificate. Please review them carefully to make sure they give You the cover You want. If Your needs or any information relevant to Your Policy changes, please contact Apple.

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

2.3. Your Policy is associated with Your Apple Account that You used to purchase it. All of Your Covered Devices must remain signed into and associated with that Apple Account throughout the Policy term.

2.4. The Apple Account must have a United Kingdom storefront and a valid payment method on file (i.e., credit, debit, Apple Cash, PayPal, or other authorised payment source). If Your Apple Account is in arrears on any payments owed to Apple, You may need to pay these arrears to purchase this Policy, to avoid this Policy being cancelled in line with clause 15.8.1, and/or to add additional devices to this Policy. The Apple Account must have a billing address in the United Kingdom. Only one Policy may be associated with the Apple Account. Family sharing is not applicable to this Policy.

2.5. The Policy is not available for Managed Apple Accounts (which are owned and managed by an organisation, rather than the personal Apple Account), restricted Apple Accounts, web-only Apple Accounts, mobile phone number-based Apple Accounts, locked Apple Accounts, and/or other non-compliant Apple Accounts. Further, if You purchase the Policy under a secondary Apple Account solely for use with Media and Purchases, the Policy will be cancelled in accordance with clause 15.13, and you will be provided with a refund.

2.6. This Policy cannot be transferred to another Apple Account.

3. Device Management

3.1. It is Your responsibility to manage the Covered Equipment under the Policy, including removing or adding devices and ensuring You are signed into the Apple Account associated with this Policy on the Covered Devices. Covered Equipment may be added or removed from Your Policy via any device on which You are signed into the Apple Account associated with the Policy by opening the Apple Account or by going to Settings>General>AppleCare and Warranty, or via support.apple.com/en-gb/118428.

3.2. Signing out of the Apple Account associated with this Policy on Covered Device may impact your coverage as set out in clauses 3.3 and 3.4.

3.3. For covered iPhones, iPads, and/or Apple Watches, signing out of the Apple Account on that device will disable Find My on that device and therefore void the Theft and Loss Coverage immediately unless and until You sign back into the Apple Account connected with this Policy on that device. Notwithstanding, the other coverage available under this Policy will continue.

3.4. If You sign out of Your Apple Account connected with this Policy on Your Covered Device (except AirPods, Beats devices, and Studio Display) and sign in with a different Apple Account on that Covered Device, You will have twenty-four (24) hours or until the end of Your billing cycle, whichever occurs first, to sign back in with Your Apple Account on that Covered Device to avoid losing Hardware Coverage and Technical Support under this Policy for that Covered Device. If You do not sign back in to Your Apple Account within twenty-four (24) hours or before the end of Your billing cycle, whichever occurs first, on that Covered Device, You will lose coverage under this Policy for that Covered Device. If that device was the last Covered Device under this Policy, the Policy may be cancelled as explained in section 15. Theft and Loss Coverage ends immediately upon signing out of Your Apple Account as stated in clause 3.2.

4. Turn on Find My

To be eligible for Theft and Loss Coverage, You must ensure that Find My is enabled on Your Covered Device. Depending on Your Covered Device, the steps to enable Find My may be as follows:

4.1. iPhone and iPad

1. Open the Settings app;
2. Tap Your name at the top of the screen;
3. Select “Find My”;
4. Toggle-on “Find My iPhone” or “Find My iPad” to enable.

For troubleshooting, visit support.apple.com/en-gb/102648, or contact Apple Support on +44 (0)800 107 6285.

4.2. Apple Watch

1. Your covered Apple Watch must be paired with Your iPhone. You Must enable Find My on Your iPhone. Follow the steps above to enable Find My on Your iPhone.
2. Once Find My is enabled on Your paired iPhone (see clause 4.1 above), open the Watch app on Your paired iPhone.
3. Tap “All Watches” at the top left, then tap the info (“i”) button next to Your Apple Watch.
4. Ensure that Your Apple Watch is paired and signed in with Your Apple Account. Find My should be automatically enabled when Your Apple Watch is paired with an iPhone that has Find My enabled.
5. If Find My is not automatically enabled:
    a. Go to Settings on Your Apple Watch;
    b. Tap Your name, then scroll down until You see Your Apple Watch;
    c. Tap Your Watch name, then tap Find My Watch;

d. Make sure that Find My network is turned on.

For troubleshooting, visit support.apple.com/en-gb/102648, or contact Apple Support on +44 (0)800 107 6285.

4.3. Please note that sharing Your location does not activate Find My for Theft and Loss Coverage. You must follow the steps above to enable the Find My functionality required for Theft and Loss Coverage. If Find My is turned off for any reason, including when Your Covered Device is placed in repair mode or sent for repair, You must turn Find My back on for Theft and Loss Coverage to remain in effect. For more information, visit support.apple.com/en-gb/102648.

5. Devices Insured Under the Policy

5.1. The Policy requires at least one Covered Device to continue in force. Devices that are in good physical working condition at the time of initial enrolment may be added to the Policy within four (4) years (one (1) year for AirPods and Beats devices) of the device manufacture date unless the purchase date or activation date is available to Apple in which case that date will be used.

5.2. To enrol a device under the Policy, at Apple's discretion, it may require successful completion of multiple diagnostics prior to enrolling a device, including but not limited to, a test call or messaging, remote diagnostics, and/or physical inspections, to ensure that the device is operating up to Apple's functional and physical requirements. You must follow Apple's instructions to allow it to complete the diagnostics and may be asked to update Your device to the current version of iOS, macOS or vision OS.

5.3. Accessories must be registered under the Policy to receive coverage. To register an Accessory, compatible Covered Device must be enrolled under the Policy. Unless the Accessory ships prior to the Covered Device, if the Accessory is purchased at the same time as a compatible Covered Device the Accessory will automatically be registered under the Policy. Otherwise, You must contact Apple to register the Accessory on +44 (0)800 107 6285. If all compatible Covered Devices to which an Accessory is paired is removed from the Policy, the Accessory will also be removed from the Policy. If a new compatible Covered Device is purchased, the Accessory must be re-registered under the Policy.

5.4. Devices with pre-existing damage may not be added to Your Policy. The device must be in Your possession when You purchase the Policy or add the device to the Policy. Devices that are lost, stolen, or in Lost Mode, including devices that have been stolen (even if purchased without knowledge of the previous theft), and devices that have been reported lost or stolen to the Global System for Mobile Communications Association, are not eligible to be added. Devices that have previously been denied coverage under an Apple-branded protection plan for tampering and/or abuse are not eligible.

5.5. Devices with a third-party component or product that does not meet the Apple product's specifications or devices that received service (including upgrades and expansions) performed by anyone who is not a representative of Apple or an Apple Authorised Service Provider are not eligible. If there is an open service event or claim on the device, You must complete the service or claim before enrolling the device under the Policy. Devices purchased in a country other than the United Kingdom may not be eligible for coverage under the Policy.

5.6. The Theft and Loss Coverage only applies to covered iPhones, iPads, and Apple Watches that are enrolled under the Policy, subject to the limits stated in the Terms and Conditions. If Your Covered Device is lost or stolen, You will continue to be charged regardless of whether that Covered Device is eligible for a Theft and Loss claim unless You remove the device from Your Policy.

5.7. If you transfer (i.e., sell, gift) an item of Covered Equipment to someone you must remove that Covered Equipment from Your Policy to avoid any future Policy charges, if any, for that device (i.e., the cost of an Add-On Slot).

5.8. A device must be registered as Covered Equipment under Your Policy at the time of the Insured Event and throughout the claims process to be eligible for coverage under the Policy (i.e., devices removed from the Policy before the Insured Event occurs will not be covered and removing a device during a claim may impact Apple's ability to provide the service). See clause 12 below for more details on obtaining service under this Policy.

6. Temporary Coverage

6.1. If You purchase a device from an Apple retail store, the Apple Store Online, or the Apple Store App and select that device to be added to Your Policy at the time of purchase but there are no slots open to enrol the device under Your Policy at that time, that device will receive fourteen (14) days of Temporary Coverage under the Policy and will be entitled to all of the services provided in these terms and conditions. Subject to the Policy's limit of only one Apple Vision Pro registered under the Policy at one time, the device may be added to the Policy during this period by purchasing an Add-On Slot or by removing an item of Covered Device. The coverage will start on the date You purchase the device unless shipping and/or pickup is necessary, in which case coverage will start on the shipping date and/or the day the device is allocated to Your order, and will terminate at midnight on the fourteenth (14th) day thereafter, unless terminated earlier. As explained in Section 12 below, You must report any Hardware Coverage, Technical Support, or Theft and Loss Coverage claim to Apple during the Temporary Coverage period.

7. Policy Type and Coverage Period

7.1. Your Policy coverage and billing will begin at the date and time the first Covered Device is enrolled under the Policy. If You purchase the Policy with a new device that must be shipped by Apple or picked up from Apple, Your Policy coverage and billing will start when that device is shipped or otherwise allocated to Your order unless a different device is enrolled as a Covered Device on the Policy earlier, in which case Your Policy will start when that Covered Device is enrolled. For additional items of Covered Equipment added to the Policy, coverage will apply to such Covered Equipment at the date and time You enrol that Covered Equipment to the Policy.

7.2. Your Policy duration is one (1) month. Your Policy will automatically renew each month beginning from the date Your Policy commences, as reflected on the Proof of Coverage (POC) Certificate for Your Policy. The monthly renewal date of Your Policy will apply to all Covered Devices regardless of the date they were added to Your Policy, including Covered Devices covered under an Add-On Slot. You agree to have the Payment Source used for Your initial Policy purchase kept on file as an eligible payment method for this Policy. You authorise Apple to charge Your eligible payment methods in your Apple Account in order from top to bottom as they appear on Your Apple Account settings page (*i.e.*, if a payment method cannot be charged for any reason such as expiration of insufficient funds) in advance of the first day of each monthly renewal for the Policy and any additional Add-On Slot(s).

7.3. If the payment methods in Your Apple Account 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 15.8. You will not be able to add additional devices (*i.e.,* Add-On Slot(s)) unless and until you pay all past due amounts.

7.4. Your coverage under Your Policy may end earlier if You have exercised Your right to cancel at any time for any reason under clause 15 or if it is cancelled by AIG in accordance with the terms of this Policy. If You are no longer eligible to make a claim for Theft and Loss, Your Hardware Coverage and Technical Support will continue throughout Your Coverage Period.

7.5. This Policy does not cover You for Accidental Damage to, or Theft or Loss of, the Covered Equipment from an Insured Event which occurred while the Covered Equipment was not enrolled under the Policy or after the Policy has been cancelled or otherwise terminated.

7.6. The base monthly cost of your Policy and each Add-On Slot, if any, is set forth in the Appendix. An Add-On Slot does not increase the Theft and Loss claim limits.

8. Cover

8.1. **Hardware Coverage.**

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

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

8.1.2. 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 have the same or substantially similar features (e.g., a different model, 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. For any Covered Equipment, replacement accessories other than Apple Watch Straps (e.g., AirPods Max cushions, etc.) may differ in material and colour, subject to availability. For covered Apple Watch Straps, regardless of the strap that was supplied in the same box as the covered Apple Watch, Your replacement strap may differ in style, material, and colour, at Apple's option, and may be an Apple-branded strap. For Beats devices, all replacements will be supplied with Beats-branded devices in line with this clause 8.1.2. The replacement Apple-branded device will become the new Covered Equipment under this Policy. Apple or, if applicable, 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.

8.2. If repair or replacement under clauses 8.1.1 and 8.1.2 are not possible or available, as reasonably determined by AIG and Apple, then AIG will reimburse You with Apple store credit, an Apple gift card sent to Your Apple Account, 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. Reimbursement only applies when Your claim is made in, and fulfilled to, the country where You purchased this Policy. In the event a reimbursement is made in accordance with this clause, the original Covered Equipment will become Apple's property and will be removed from Your Policy as You are no longer in possession of the Covered Equipment.

8.3. Hardware Coverage may be restricted to the country where the Covered Equipment or Policy was originally purchased.

8.4. **Theft and Loss Coverage.** Theft and Loss Coverage only applies to covered iPhones, iPads, and Apple Watches (including the Apple Watch Strap if lost or stolen at the same time as the covered Apple Watch in which case one Policy Excess will apply). Theft and Loss Coverage does not apply to iPad Input Devices, even if lost or stolen at the same time as the covered iPad.

8.5. If You make a valid claim under the Theft and Loss Coverage element of this Policy, AIG will arrange for Apple to supply a replacement for the Covered Device with a new Apple-branded device or 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 have the same or substantially similar features (e.g., a different model, 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. For covered Apple Watch Straps, regardless of the strap that was supplied in the same box as the covered Apple Watch, Your replacement strap will be an Apple-branded strap in a style, material, and colour that is subject to AIG's discretion. Replacement straps may differ in material and colour, subject to availability. The replacement Apple-branded device will become the new Covered Equipment under this Policy. In the event of a replacement, and where Your lost or stolen device is subsequently recovered, You must return the original device to Apple or the Apple Authorised Service Provider who 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.

8.6. If replacement under clause 8.5 is not possible or available, as reasonably determined by AIG and Apple, then AIG will reimburse You with Apple store credit, an Apple Gift Card sent to Your Apple Account, 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. Reimbursement only applies when Your claim is made in, and fulfilled to, the country where You purchased this Policy. In the event a reimbursement is made in accordance with this clause 8.6, the item of Covered Equipment will be removed from Your Policy as You are no longer in possession of the Covered Equipment. Where Your lost or stolen device is subsequently recovered, You must return the original device to Apple or an Apple Authorised Service Provider who will keep the original Covered Equipment, which will become Apple's property.

8.7. If a repair or replacement is provided to You under clause 8.1 or 8.5, Apple, or the Apple Authorised Service Provider, may install the latest software and operating system that is applicable to the Covered Equipment (if any) as part of the cover provided by this Policy. If applicable, 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.

8.8. **Policy Excess.** In relation to each valid claim for Accidental Damage or Theft and Loss that You make under this Policy, before You are entitled to the benefits in clauses 8.1 and 8.5, 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 an Accidental Damage claim or a Theft and Loss claim, if available, in a country other than the UK 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.

8.8.1. Specific Terms for iPad and iPad Input Device

An Accidental Damage claim for an iPad Input Device is a separate claim from any Accidental Damage to Your iPad even if both Your iPad and iPad Input Device are damaged at the same time and each claim is subject to the applicable Policy Excess specified in the Appendix.

For all iPad Screen-Only Accidental Damage claims, the Covered Equipment must have no additional damage other than to the screen, including, but not limited to, a bent or dented enclosure. Covered Equipment with additional damage will be categorised as iPad Other Accidental Damage claims and subject to the iPad Other Accidental Damage Policy Excess in the Appendix. An iPad Screen-Only Accidental Damage claim is subject to the Screen-Only Accidental Damage Policy Excess specified in the Appendix.

If You elect to use Express Replacement Service ("ERS") for an iPad Screen-Only Accidental Damage claim, Your claim will be categorised as iPad Other Accidental Damage as specified in the Appendix.

iPad Screen-Only Accidental Damage claims (i.e., repairs) and Policy Excess fees are only applicable on specific iPad models as specified in the Appendix.

8.8.2. Specific Terms for iPhone

For iPhone Screen-Only or Back Glass-Only Accidental Damage claims, the Covered Equipment must have no additional damage beyond either the screen or back glass damage, including, but not limited to, bent or dented enclosure, that would prevent Apple from replacing either the screen or back glass on the Covered Equipment. Covered Equipment with additional damage will be categorised as iPhone Other Accidental Damage claims as set out in the Appendix.

For an iPhone Screen and Back Glass Accidental Damage claim, the Covered Equipment must have no additional damage beyond the screen and back glass damage, including, but not limited to, a bent or dented enclosure, that would prevent Apple from replacing the screen and back glass on the Covered Equipment. Covered Equipment with additional damage will be categorised as iPhone Other Accidental Damage claims. An iPhone Screen and Back Glass Accidental Damage claim is subject to the Screen-Only and Back Glass-Only Policy Excesses specified in the Appendix.

If You elect to use Express Replacement Service ("ERS") for an iPhone Screen-Only, iPhone Back Glass-Only or iPhone Screen and Back Glass Accidental Damage claim(s) (see clause 12.9.3), Your claim will be categorised as iPhone Other Accidental Damage.

Back Glass Accidental Damage repairs are only available for iPhone. Back Glass Accidental Damage repairs are not available on iPhone SE and iPhone models released prior to iPhone 12.

8.8.3. Specific Terms for Mac

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.

8.8.4. Specific Terms for Vision Pro

For Vision Pro Devices, for the Tier 1 Accidental Damage claim Policy Excess to apply, the Covered Equipment must have no additional damage beyond the Vision Pro Included Accessories that would prevent Apple from repairing and/or replacing the Vision Pro Included Accessories. Covered Equipment with additional damage will be categorised as Other Accidental Damage claims and will be charged the price of the Tier 2 Other Accidental Damage claim Policy Excess.

8.9. **Claims Limit: Hardware Coverage and Technical Support.** There is no limit on the number of claims You can make for Hardware Coverage and Technical Support, which occur during the Coverage Period. Claims submitted and received by Apple and/or AIG in accordance with section 12 after Your Coverage Period may not be covered by the Policy.

8.10. **Claims Limit: Theft and Loss.** A maximum of three (3) valid claims in total across all covered iPhones, iPads and Apple Watches for Theft and Loss Coverage can be made during each 12-month period, commencing at the start of Your Coverage Period as reflected on Your Proof of Coverage (POC) Certificate. Theft and Loss Coverage only applies to Your covered iPhones, iPads, or Apple Watches (including the Apple Watch Strap if lost or stolen at the same time as the covered Apple Watch in which case one Policy Excess will apply). Theft and Loss Coverage does not apply to iPad Input Devices, even if lost or stolen at the same time as the covered iPad. After the third claim for either Theft or Loss

Coverage is settled within each 12-month period, the Theft and Loss Coverage on this Policy will cease until the anniversary of Your Policy purchase date when the next 12-month period starts, if applicable, and three (3) additional claims for Theft and Loss Coverage can be made. Any unused claims will expire at the end of each 12-month period. Your coverage for Hardware Coverage and Technical Support will continue to the end of the Coverage Period regardless of the number of Theft and Loss claims made.

8.11. **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 Covered Equipment, Consumer Software, and any connectivity issues between the Covered Equipment and an Apple TV or other compatible television, and a compatible wireless device or computer that meets the Covered Equipment's connectivity specification. It will cover the then-current version of any applicable 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.

9. Exclusions for Hardware Coverage and Technical Support

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

Exclusions Applicable to iOS Devices, Mac and Apple Display Devices, and Vision Pro Devices

9.1.1. a product that is not the Covered Equipment;

9.1.2. damage to Covered Equipment caused by:

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

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

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

9.1.2.4. damage caused by a product that is not the Covered Equipment;

9.1.3. 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;

9.1.4. the loss or theft of Your Covered Equipment;

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

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

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

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

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

9.1.10. failure due to defects in materials and/or workmanship and/or design; 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;

9.1.11. 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;

9.1.12. 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;

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

9.1.14. any damage which occurred prior to the date and time You added the Covered Equipment to the Policy or which otherwise occurred while the device was not enrolled as Covered Equipment under the Policy; or

9.1.15. repair and/or replacement of any battery used with the Covered Equipment that is not the battery that was supplied in the same box as the Covered Equipment or replacement thereof provided to You by Apple under clause 8.1.2, and as described in clauses 1.11 and 1.20.

Specific Exclusions for iOS Devices

9.1.16. cosmetic damage to the Covered Equipment that does not affect the functionality of the Covered Equipment, including, but not limited to, hairline cracks, scratches, dents, tears, bubbling, peeling, broken plastic on ports and discolouration; or

9.1.17. damage to any strap which is not an Apple Watch Strap, including those supplied in the same box as Your covered Apple Watch.

Specific Exclusions for Mac and Apple Display Devices

9.1.18. 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); or

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

Specific Exclusions for Vision Pro Devices

9.1.20. 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);

9.1.21. cosmetic damage to the Covered Equipment, with the exception of the cover glass, which does not affect the functionality or proper operation of the Covered Equipment, including, but not limited to, scratches, peeling, discolouration, stretching, dents, and/or chips; or

9.1.22. any damage, including scratches, peeling, discolouration, stretching, dents, and/or chips, to third-party parts or accessories used with the Covered Equipment, including, but not limited to, prescribed or other corrective lenses.

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

9.2.1. the use or modification of the Covered Equipment, the macOS, iOS, visionOS 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;

9.2.2. issues that could be resolved by upgrading software (including the macOS, iOS, visionOS, or Consumer Software) to the latest version;

9.2.3. 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 or the macOS, iOS, visionOS or Consumer Software;

9.2.4. the use of a computer or operating system that is unrelated to Consumer Software or connectivity issues which do not originate from the Covered Equipment;

9.2.5. software other than iOS, macOS, visionOS or Consumer Software;

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

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

9.2.8. recovery and reinstallation of software programs and user data;

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

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

9.2.11. 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

9.2.12. 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.

10. Exclusions for Theft and Loss Coverage

10.1. The **Theft and Loss Coverage** under this Policy does not cover You for:

10.1.1. The Theft or Loss of any Covered Equipment that is not a covered iPhone, iPad or Apple Watch;

10.1.2. The Theft or Loss of any iPad Input Device;

10.1.3. The Theft or Loss of the Apple Watch Strap unless it is Lost or Stolen together with the covered Apple Watch;

10.1.4. The Theft or Loss of any strap that is not the covered Apple Watch Strap;

10.1.5. any Theft or Loss of a Covered Device where Find My is not enabled on the Covered Device throughout the Coverage Period including at the time of the Theft or Loss. Find My must remain enabled, and Your

Covered Device must remain associated with Your Apple Account, throughout the Theft or Loss claims process;

10.1.6. loss of value of Your Covered Device or any losses caused by, or resulting from, a virus on Your Covered Device;

10.1.7. loss of any software or data residing or recorded on the Covered Device;

10.1.8. recovery and reinstallation of software programs and user data;

10.1.9. loss of use of the Covered Device including any consequential loss (including, but not limited to, any economic loss or other loss of turnover, profits, business, goodwill or expected savings);

10.1.10. any Theft or Loss of Covered Device caused by any deliberate act taken by You, or any person using the Covered Device with Your permission;

10.1.11. costs or charges for replacing car kits and other accessories which can no longer be used with the Covered Device;

10.1.12. voluntary parting with the Covered Device (including inducement to do so by fraud or false pretence), and illegal trade or confiscation by a government or public authority;

10.1.13. any product that is not the Covered Device;

10.1.14. financial losses resulting from the unauthorised use of Your Covered Device including, but not limited to:

10.1.14.1. purchases made using stored debit card, credit card, bank account details or Apple Pay;

10.1.14.2. unauthorised access to Your online banking;

10.1.14.3. unauthorised use of Your Covered Device to make calls or send messages;

10.1.15. 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 Device 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

10.1.16. the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate any electronic data stored within Covered Device, 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.

11. General Conditions

11.1. To have the full protection of Your Policy, You must comply with this clause as well as sections 12, 13, and 14, which are conditions of this Policy. Failure to comply with these conditions may result in Your claim being declined.

11.2. The following conditions apply to this Policy:

11.2.1. **Find My**. As a condition of receiving Theft and Loss Coverage, You must have Find My enabled on Your eligible Covered Device throughout Your Coverage Period and at the time of the Theft or Loss. Find My must remain enabled, and Your eligible Covered Device must remain associated with Your Apple Account, throughout the Theft or Loss claims process. To ensure Find My is enabled on Your eligible Covered Device for Your Theft and Loss Coverage see the detailed steps in section 4.

11.2.2. **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.

11.2.3. **Coverage Exclusions.** Cover under Your Policy is subject to those exclusions set out in sections 9 and 10.

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

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

11.2.6. **Your Residence and Age.** You are only entitled to purchase this Policy if You have Your main residence in the United Kingdom (excluding Isle of Man and Channel Islands) and You are aged eighteen (18) years or over on the date of purchase of this Policy.

12. How to Make a Claim

12.1. The Theft and Loss Coverage, Hardware Coverage, and Technical Support service options will be limited to the options available for the specific Covered Equipment at the time and in the country and location where you request service and may vary between countries depending on local capability.

12.2. Where it is not possible to provide a certain method of service set out below, it may be necessary to change the method by which Apple provides Hardware Coverage to You. Service options are subject to applicable local, state, and federal laws, regulations and legal requirements. Certain service options may not be available in locations where applicable laws, regulations, or legal requirements restrict or prohibit the shipment, transportation, importation, exportation, or return of devices, or otherwise prohibit the service option.

12.3. 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.

12.4. 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.

12.5. For Theft and Loss Coverage, we may only be able to deliver a replacement iPhone, iPad, or Apple Watch to the country in which You purchased this Policy.

12.6. **How to Make a Claim 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-gb or telephoning Apple on +44 (0)800 107 6285. 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 12.9.

12.7. For devices with storage media, 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.

12.8. If requested, You must confirm your Apple Account, produce the proof of purchase for Your Covered Equipment, and Your Proof of Coverage (POC) Certificate in order to validate that Your Apple product is Covered Equipment.

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

12.9.1. **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 8.1. 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.

If You return the Covered Equipment to an Apple retail store, some repairs can be completed on the spot. It is advisable to make a reservation in advance on apple.com/uk/retail.

12.9.2. **Mail-in service.** Apple will send You the prepaid postage and packaging required so that You can send Your Covered Equipment to Apple. Once the screening or repair is complete, Apple will return the Covered Equipment or a replacement of the Covered Equipment to You. Apple will pay postage costs to and from Your location if all instructions are followed by You.

12.9.3. **Express Replacement Service ("ERS").** Available for certain iOS Devices and Vision Pro Devices only. Apple will require the Covered Equipment to be returned and a credit card authorisation to be given as security for the retail price of the replacement product and applicable shipping costs. If You are unable to provide credit card authorisation, this service will not be available to You. Apple will send a replacement product to You along with instructions for the return of the Covered Equipment. If You follow these instructions, Apple will cancel the credit card authorisation, and You will not be charged for the replacement product and the shipping to and from Your chosen shipping address. If You fail to return the original Covered Equipment as instructed or You return a product that is not the Covered Equipment, Apple will charge Your credit card for the authorised amount.

You may elect to use ERS for iPhone Screen-Only, iPhone Back Glass-Only, or iPhone Screen and Back Glass Accidental Damage claims but these will be subject to the iPhone Other Accidental Damage Policy Excess set out in the Appendix as a replacement item of Covered Equipment will be provided to You.

For iPad, You may elect to use ERS for iPad Screen-Only Accidental Damage claims, but these will be subject to the iPad Other Accidental Damage Policy Excess set out in the Appendix as a replacement item of Covered Equipment will be provided to You.

For Vision Pro, If You elect to use ERS for Hardware Coverage for Battery Depletion, there will be no service fee to use ERS. If You elect to use ERS for Hardware Coverage for Accidental Damage to the battery and/or battery cable of Your Covered Equipment, Your claim will be subject to the Tier 1 Policy Excess stated in the Appendix. If You elect to use ERS for Hardware Coverage for Accidental Damage to any other component of Your Covered Equipment (excluding Vision Pro Included Accessories), Your claim will be subject to the Tier 2 Policy Excess stated in the Appendix as a replacement item of the Covered Equipment will be provided to You.

Apple may instruct You to return only the impacted component part of the Covered Equipment (i.e., if only the enclosure needs repair, You may not need to send the battery too). Apple will return the component parts that do not need repair. If Apple requires return of the battery only, or only the impacted component part of the Covered Equipment, Apple may require a credit card authorisation to serve as security for the retail price of the battery and/or component part and applicable shipping costs.

12.9.4. **Onsite Service.** Available for Mac and Apple Display Devices only. An onsite service is available for Covered Equipment if the location of the Covered Equipment is within 50 miles (80 kilometers) radius of an Apple Authorised Service Provider who provides onsite service. 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 8.1.2 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.

12.9.5. **Do-it-Yourself ("DIY") Service.** Available for Mac and Apple Display Devices only. 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.

12.9.5.1 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.

12.9.5.2. 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.

12.9.5.3. Apple is not responsible for any labour costs You incur relating to DIY service. Should You require further assistance, contact Apple on +44 (0)800 107 6285, or visit an Apple Retail or Apple Authorised Service Provider location.

12.10. **How to Make a Claim for Theft and Loss Coverage.**

You must report Your claim as soon as possible, through one of the following methods:

Online:	support.apple.com/en-gb/iphone/theft-loss-claims
By telephone:	+44 (0)800 107 6285
Further information, including support on how to check the status of Your claim once You have reported it, is available:	
Online:	support.apple.com/HT208491

12.11. If requested, You must produce a crime reference number or copy of the police crime report or proof of purchase for Your Covered Device, a copy of an official form of photo ID such as a passport or driving licence, and Your Proof of Coverage (POC) Certificate in order to validate that Your Apple product is a Covered Device.

12.12. **How to Make a Claim for Technical Support**, You can make a claim by telephoning Apple on +44 (0)800 107 6285 who 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/uk/en
Apple Support and Service	support.apple.com/en-gb/contact

13. Your Responsibilities When Making a Claim

13.1. When making a claim under this Policy, dependent on the circumstances of Your claim, You must comply with the following:

13.1.1. You must provide information about the circumstances surrounding the Theft or Loss, symptoms and causes of the damage to or problems You have with the Covered Equipment;

13.1.2. If requested, You must report the Theft of the Covered Device to law enforcement (i.e., police) and provide AIG or Apple with a copy of the crime reference number or police report;

13.1.3. 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;

13.1.4. 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;

13.1.5. You must not send products and accessories that are not subject to a claim (e.g., protective cases, car chargers, etc.) as these cannot be returned;

13.1.6. 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

13.1.7. Except for a claim for Theft and Loss Coverage, You must provide to Apple all major components of the product subject to a claim to allow Apple to assess the validity of Your claim.

13.2. Apple will return Your Covered Equipment or provide a replacement as the Covered Equipment was originally configured, subject to applicable updates. Apple may install iOS, macOS, or visionOS 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 OS. Third party applications installed on the Covered Equipment may not be compatible or work with the Covered Equipment as a result of the update. You will be responsible for reinstalling all other software programs, data, and passwords.

13.3. 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 program or data or any loss of business, profits, income or anticipated savings resulting from a failure to meet their obligations under this Policy.

14. Deception, Fraud, and Illegal Use

14.1. 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.

14.2. This Policy may be immediately cancelled by AIG if it is notified by a competent authority that the Covered Equipment is used in the course of criminal activity or to facilitate or enable any criminal act to take place.

15. Cancellation

15.1. You may cancel this Policy or any Add-On Slots at any time for any reason effective immediately and may be entitled to a refund as described below. To receive any refund, You may be asked to provide Your Proof of Coverage (POC) Certificate.

15.2. How to Cancel:

Return of all Covered Equipment

15.3. If you want to immediately cancel this Policy with the return of all Covered Equipment (with the exception of trade-ins addressed in Section 15.9): (i) return all Covered Equipment to the original sale's channel as permitted by that channel's device return policy (whether a Reseller or Apple); and (ii) contact Apple as stated below to cancel the Policy. If you return all Covered Equipment (whether to a Reseller or Apple) and do not contact Apple to immediately cancel the Policy, the Policy may be cancelled on the last day of the monthly coverage period for which your last monthly payment was made, unless a Covered Device is added to the Policy earlier in which case the Policy will continue.

Immediate Cancellation

15.3.1. To cancel this Policy effective immediately:

15.3.2. On Your Covered Device, go to Settings>General>AppleCare and Warranty;

15.3.3. Go to support.apple.com/en-gb/118428;

15.3.4. Call Apple on +44 (0)800 107 6285; or

15.3.5. 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. If sending written notice to cancel your Policy, please provide your Apple Account name, your Policy Number, your Policy's original proof of purchase, and your contact information.

Cancelling Your Policy ends the cover for all items of Covered Equipment insured under the Policy (including any Add-On Slot(s)). Cancelling your Add-On Slot only ends the cover for the Covered Device insured under the Add-On Slot.

15.3.6. To cancel at the end of Your billing period:

15.3.7. You may also cancel Your Policy by preventing Your Policy from automatically renewing. Do this by turning off the renewal Premium billing by calling Apple on +44(0)800 107 6285, by sending an email to Insurance_Mediation_EMEIA@group.apple.com and requesting the automatic renewal feature be cancelled, by visiting support.apple.com/en-gb/118218, or on Your Covered Device by going to Settings > General > AppleCare & Warranty > Find out more about coverage > View Plan Terms and Conditions and selecting "Cancel the auto-renewal of your recurring AppleCare policy". Your action in turning off the renewal Premium billing will be deemed an expression of Your intent to cancel Your Policy and Your Policy will cease at the end of the month for which Your last monthly Premium was paid. Your Policy will remain active until midnight on the last day of that month at which point Your cover will cease.

15.3.8. If all Covered Devices are removed from Your Policy (including any Covered Devices in Add-On Slots), Your Policy will be cancelled on the last day of the month for which Your last monthly payment was paid unless you add a Covered Device to Your Policy before that date. If you add a Covered Device Your Policy will continue and You will be charged Your next monthly payment. If You do not add a Covered Device before that date, Your Policy will be cancelled and no refund will be provided. To remove a single Covered Device from one of the three (3) base slots on Your Policy, on any of Your Covered Devices go to Settings>General>AppleCare and Warranty, support.apple.com/en-gb/118428, or log into Your Apple Account and select the item of Covered Device to remove.

15.3.9. If You sign out of Your Apple Account on Your Covered Device Your Theft and Loss Coverage will end immediately for that Covered Device and will not be reinstated until You sign back into Your Apple Account on Your Covered Device.

15.3.10. If you sign out of your Apple Account on Your Covered Device and sign in to a different Apple Account on that Covered Device, You will have twenty-four (24) hours or until the end of Your billing cycle, whichever occurs first, to sign back in to the correct Apple Account on that Covered Device to avoid losing Hardware Coverage and Technical Support under this Policy for that Covered Equipment. If You do not sign back in to the correct Apple Account within twenty-four (24) hours or before the end of Your billing cycle, whichever occurs first, on that Covered Device, You will lose Hardware Coverage and Technical Support under this Policy for that Covered Device, and if that was the last Covered Device under this Policy, the Policy will be cancelled on the last day of the month for which Your last monthly payment was made, unless a Covered Device is added to the Policy earlier.

15.4. Cancel an Add-On Slot:

15.4.1. To remove a Covered Device from an Add-On Slot on Your Policy, on any of Your Covered Devices go to Settings>General>AppleCare and Warranty, support.apple.com/en-gb/118428, or log into Your Apple Account and select the Covered Device to remove. Coverage for that Covered Device and the Add-On Slot will terminate immediately and You will receive a pro rata refund for that Add-On Slot based on the percentage of unexpired time remaining on Your Monthly Policy.

15.4.2. You may also call Apple on +44 (0)800 107 6285 for assistance with cancelling an Add-On Slot. Apple will support you through the methods of cancellation for the Add-On Slot as described above, however, Apple will not be able itself to cancel the Add-On Slot remotely.

15.5. **Cancellation with Apple Account Changes**

15.5.1. You may need to cancel this Policy before being able to: change the storefront, addresses, and/or payment method associated with Your Apple Account that is tied to this Policy to a non-UK storefront, address, and/or payment method; delete the Apple Account that is tied to this Policy; and/or deactivate the Apple Account that is tied to this Policy. If so, please follow one of the cancellation methods noted above.

15.6. **Chargeback Cancellations**

15.6.1. If You chargeback a monthly payment for Your Policy and/or an Add-On Slot within the current monthly billing period in which the charge was made, the chargeback will be deemed an expression of intent to cancel Your Policy and it may be cancelled as of the date the chargeback is made, and no refund will be provided.

15.6.2. If You chargeback a monthly payment for Your Policy and/or an Add-On Slot that was made prior to the current monthly billing period for Your Policy, the chargeback will be deemed an expression of intent to cancel Your Policy and it may be cancelled as of the date the chargeback is made, and You may receive a pro rata refund based on the percentage of unexpired time remaining on Your Monthly Policy.

15.6.3. Regardless of when You make a chargeback if the chargeback is reversed by Your financial institution or withdrawn by You, the Policy may still be cancelled as of the date You requested the chargeback and You may receive a pro rata refund based on the percentage of unexpired time remaining on Your Monthly Policy.

15.7. **Refunds for Cancellations**

15.7.1. If You contact Apple to cancel Your Policy, You may be entitled to a refund of Premium which will be calculated on the following basis:

15.7.1.1. If You cancel Your Policy within fourteen (14) days of the date of initial purchase or each monthly renewal of Your Policy, You will receive a full refund of the whole monthly Premium You paid.

15.7.1.2. If You cancel Your Policy more than fourteen (14) days after the date of initial purchase or renewal of Your Policy, You will be entitled to a pro rata refund based on the percentage of unexpired time remaining on Your Policy.

15.7.2. If You contact Apple to cancel Your Add-On Slot, You may be entitled to a refund of Premium which will be calculated on the following basis:

15.7.2.1. If You cancel the Add-On Slot within fourteen (14) days of the date of initial purchase of that Add-On Slot or monthly renewal of Your Policy, You will receive a full refund of the whole Premium You paid for that Add-On Slot.

15.7.2.2. If You cancel the Add-On Slot more than fourteen (14) days after the date of initial purchase of the Add-On Slot or renewal of Your Policy, You will be entitled to a pro rata refund based on the percentage of unexpired time remaining on the Add-On Slot prior to its renewal with Your Policy.

15.7.3. 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 Monthly Policies, and if this is not possible, then by a bank transfer to You.

15.7.4. 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.

15.8. **Cancellation for Non-Payment of Premium:**

15.8.1. AIG, or Apple on AIG's behalf, may cancel Your Policy or Add-On Slot if You do not pay any monthly Premium when due. If any monthly Premium is not paid on the date it is due, You have one 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 incident that occurs after the month grace period has passed if the Premium remains unpaid. You will not be able to add additional devices in one of the three (3) base slots if available on Your Policy nor via the purchase of an Add-On Slot unless and until You pay all past due amounts.

15.9. **Cancellation Upon Trade-In Through the Apple Trade In Programme:**

15.9.1. If You trade in Your Covered Equipment to Apple through the Apple Trade In Programme, that trade in will be deemed an expression of Your intent to remove that device from Your Policy at the time the trade-in is accepted. If You trade in the last Covered Device on Your Policy, that trade-in will be deemed an expression of Your intent to cancel Your Policy, and it will be cancelled on the last day of the monthly period for which your last monthly payment was made unless a Covered Device is added to the Policy before that day in which case the Policy will continue. Depending on the date of Your trade-in of Your last Covered Device, You may be entitled to a refund pursuant to clause 15.7.1.

15.9.2. If You trade in Your Covered Device which is covered under an Add-On Slot, that trade in will be deemed an expression of Your intent to cancel the Add-On Slot and the Add-On slot will be cancelled at the time the trade-in is accepted. Depending on the date of Your trade in of Your Covered Device covered under the Add-On Slot, you may be entitled to a refund pursuant to clause 15.7.2.

15.10 **Additional Cancellation Scenarios**

15.11. In the event Apple is no longer able to service Your Covered Equipment, Apple will provide You with one month's advance written notice of removal of that item of Covered Equipment from Your Policy, or as otherwise required by law, after which the item of Covered Equipment will be removed from Your Policy. If no Covered Devices remain on Your Policy, it will cease to renew.

15.12. This Policy requires You maintain an active Apple Account. If Apple terminates Your Apple Account for failure to comply with the Apple Account terms, including for the following: fraud connected with Your Apple Account; a locked Apple Account; a deactivated or disabled Apple Account; and/or repetitive chargebacks to the Payment Sources in Your Apple Account, Your Policy will be cancelled and Your Policy coverage will cease at the time Your Apple Account is terminated, and You will receive a pro rata refund for the Policy's unexpired term.

15.13. As stated in clause 2.5, AppleCare One is not compatible for use with Media and Purchases accounts, therefore, if You purchase the Policy under a secondary Apple Account solely for use with Media and Purchases, Apple will cancel the Policy without notice and effective immediately, and You will be provided a refund.

16. Complaints

16.1. For complaints relating to Theft and Loss Coverage claims only:

If there is any occasion when the service You receive relating to the handling of Your Theft and Loss claim does not meet Your expectations, please contact AIG using the appropriate contact details below, providing Your name and Covered Device serial number to help AIG deal with Your comments more efficiently. AIG can deal with an enquiry in the European language of Your country of residence.

Online:	aigtheftandloss.uk/
By Telephone:	+44 08001696215
E-mail:	appleescalationteam@aig.com

16.2. For all other complaints:

AIG and Apple believe You deserve courteous, fair and prompt service. AIG has asked Apple to deal with 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.

In Writing:	Apple Customer Support, Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland
By Telephone:	+44 (0)800 107 6285
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

16.3. If AIG or 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 ombudsmen in clause 16.4 who will review Your case. AIG or Apple will provide details of how to do this when it provides its final response letter addressing the issues raised.

16.4. Please note: An ombudsman may not consider a complaint if You have not provided AIG or 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 €5 million.

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

17. Financial Services Compensation Scheme (FSCS)

17.1. 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, and on +44 (0)20 7741 4100 or +44 (0)800 678 1100.

18. General Information

18.1. 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.

18.2. The terms and conditions of this Policy will only be available in English and all communication relating to this Policy will be in English. If You require the terms and conditions in another format, please contact Apple on +44 (0)800 107 6285.

18.3. 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 European Union or the United States of America.

18.4. 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.

18.5. For Policies purchased on-device via Settings, at mysupport.apple.com via the Apple Contact Centre, or for recurring payment policies purchased at Apple retail stores, Apple Distribution International Limited ("ADI") and its authorised agents or representatives distribute, sell, administer and handle claims under this Policy on AIG's behalf. For AppleCare+ sales in the UK, ADI is an Appointed Representative of Apple Retail UK Limited ("Apple UK") (Firm Reference Number 598851). Apple UK has its registered office at c/o TMF Group, 134th Floor, One Angel Court, London EC2R 7HJ, United Kingdom. ADI has its registered office at Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland. Apple UK is authorised and regulated by the Financial Conduct Authority. ADI is also regulated by the Central Bank of Ireland, but is not directly authorised or regulated in the UK.

18.6. For Policies purchased via the Apple Store online, from an Apple retail store, or from the retail contact centre in the UK, Apple UK (Firm Reference Number 598851) and its authorised agents or representatives distribute, sell, administer, and handle claims under this Policy on AIG's behalf.

18.7. 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.

18.8. 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 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 then this Policy will continue.

If the changes are not acceptable, You may cancel this Policy in accordance with clause 15.

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 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 centralised 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.

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