

# AppleCare+

## Insurance Product Information Document

### Company: **AIG Europe S.A.** Product: **AppleCare+ Policy**

AIG Europe S.A. (Ireland Branch) (AIG) has its registered branch office at 30 North Wall Quay, International Financial Centre, Dublin 1, DO1 R8H7. AIG Europe S.A. is authorised by the Ministère des Finances and supervised by the Commissariat aux Assurances in Luxembourg, and is regulated by the Central Bank of Ireland for consumer protection rules.

This document is for information purposes only and gives you a brief overview of the main contents of your insurance policy. Please see the below information and the AppleCare+ Terms and Conditions document for full details.

#### What is this type of insurance?

AppleCare+ is an insurance policy covering you during the policy period for repairs or replacement of your covered Apple device (AirPods, Apple TV, Apple Watch, Beats device, HomePod, iPad (including one Apple Pencil, one Apple Pencil Pro, and/or one Apple-branded iPad keyboard), iPhone, or iPod) in the event of accidental damage or battery depletion and it gives priority access to expert telephone technical support from Apple.



#### What is insured?

- ✓ Repair or replacement of your covered Apple device in the event of accidental damage, subject to a policy excess. If it is not possible to repair or replace your covered Apple device, you will be provided with a cash equivalent.
- ✓ Battery replacement if the capacity to hold a charge falls below eighty percent (80%) from its original specification.
- ✓ Priority access to Apple experts for technical support.



#### What is not insured?

- ✗ Loss or theft, normal wear and tear, intentional, reckless, or wilfully-caused damage, fire or cosmetic damage which does not affect the functionality of the device.
- ✗ Failures due to defect in design, workmanship, modification or any alteration of the covered Apple device.
- ✗ Products that are not the Apple or Beats-branded covered devices under the policy.
- ✗ Service or repairs performed by anyone who is not Apple or an Apple authorised service provider.
- ✗ Damage to or loss of any software, data, or recovery and reinstallation of software.



#### Are there any restrictions on cover?

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



#### Where am I covered?

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



#### What are my obligations?

- You will take all reasonable precautions to protect your covered Apple device against an insured event and shall use and maintain the Apple covered device in accordance with its manufacturer instructions.
- You must report your claim as soon as possible by one of the methods and by following the claims procedure set out in the policy.

- You must provide information about the symptoms and causes of the damage to or problems you have experienced with the covered device when making a claim to allow Apple to troubleshoot and otherwise assist with your claim.
- You must ensure where possible that your software and data residing on the covered device is backed up. Apple will not be responsible for any loss of software or data residing on the covered device.



### **When and how do I pay?**

For fixed-term policies, if you agree to pay the premium in full upfront, it must be paid before you can receive coverage or technical support, and no claim will be met under this policy if the premium has not been paid in full.

If you pay the premium by instalments, you will be required to enter into a payment plan agreement with a payment plan provider, and you will receive the hardware coverage or technical support from the time you enter into the payment plan agreement. You must ensure to pay your instalments in accordance with the terms and conditions of your payment plan agreement.

For monthly policies, the method of payment used to purchase your initial policy will be automatically charged in advance of the anniversary of your policy purchase date.



### **When does the cover start and end?**

Coverage starts on the date you purchased AppleCare+. This means that if you buy AppleCare+ after you purchase your Apple device you will only receive coverage on your Apple covered device from that date.

For fixed-term policies, coverage ends 24 months from the date you purchased AppleCare+ as shown on your sales receipt for all devices, or 36 months from the date you purchased AppleCare+ as shown on your sales receipt for Apple TV and Apple Watch Edition, unless otherwise stated on your proof of coverage certificate. For monthly policies, your monthly coverage will automatically renew each month unless and until cancelled.

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



### **How do I cancel the contract?**

You may cancel this policy effective immediately by visiting [support.apple.com/en-ie/118428](https://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](https://support.apple.com/HT202704). You may also cancel this policy at any time for any reason by calling Apple on 1800 804 062 or by writing to: Apple Customer Support, Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland. You may also cancel a monthly policy by preventing your monthly policy from automatically renewing by calling Apple on 1800 804 062. Your policy will cease at the end of the month for which your last monthly premium was paid. If you have made a claim and received a benefit under AppleCare+, the value of such benefit will be deducted from any refund issued. This may result in no refund being due to you.

For fixed-term policies, if you pay your premium in instalments you may cancel the policy by contacting Apple or the payment plan provider directly and requesting that they cancel your policy on your behalf.