

NOTE ON CONSUMER LAW:

AppleCare+ is an insurance policy covering the risk of damage to your iPad, iPhone or iPod and the need for technical assistance. AppleCare+ does not provide coverage for failure due to defects in design and/or materials and/or workmanship but such failures may be covered by your consumer law rights and/or the Apple One-Year Limited Warranty. In Ireland, consumers are entitled to a free of charge repair or replacement, by the seller, of goods which do not conform with the contract of sale. Under Irish law, consumers have up to six years from the date of delivery to exercise their rights however, various factors may impact your eligibility to receive these remedies. For more details, please visit www.apple.com/ie/legal/statutory-warranty/.

AppleCare+ for iPad
AppleCare+ for iPhone
AppleCare+ for iPod
Terms & Conditions – Ireland

Thank you for buying AppleCare+, an insurance policy underwritten by the Ireland Branch of AIG Europe Limited ("AIG") who agrees to insure your iPhone, iPad or iPod according to the terms and conditions contained in this Policy.

AppleCare+ covers you for repair or replacement of your device in the event of accidental damage or battery depletion, and access to telephone technical support from Apple (as set out in clause 4).

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

AppleCare+ does not cover you for loss or theft of your device, or for defects in your device (as set out in clause 5.1.8), although these may be covered by your rights under consumer law or the Apple One-Year Limited Warranty."

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 " has the meaning set out in clause 4.1
 - 1.2. "AIG" means AIG Europe Limited whose registered office is at The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom, and who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 202628) who is operating in Ireland through its branch AIG Europe Limited (Irish Branch) whose address is AIG House Merrion Road Dublin 4 Ireland and who is regulated by the Central Bank of Ireland for conduct of business rules.
 - 1.3. "Apple" means Apple Distribution International, (or its appointed agents) who distribute, sell and administer this Policy and who handle claims and complaints on AIG's behalf.
 - 1.4. "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 <http://support.apple.com/kb/HT1434>.
 - 1.5. "Apple Authorised Reseller" means a third party authorised by Apple to distribute this Policy at the same time as selling You Your Covered Equipment.
 - 1.6. "AppleCare+ Support" means the support website <http://www.apple.com/legal/sales-support/applecare/applecareplus.html>
 - 1.7. "Apple One-Year Limited Warranty" means the voluntary manufacturer's warranty provided by Apple (under separate terms of service) to purchasers of Covered Equipment, which provides benefits that are in addition to, and not instead of, rights provided by consumer law.
 - 1.8. "Battery Depletion" has the meaning set out in clause 4.1.
 - 1.9. "Business Customer" means a customer who has registered for and purchased their Covered Equipment through the Apple business online store.
 - 1.10. "Consumer Software" means the operating software ("iOS") of the Covered Equipment, software applications that are pre-installed on the Covered Equipment, and Apple branded applications that are subsequently installed on the Covered Equipment, which may vary from time to time.
 - 1.11. "Coverage Period" means the period set out in clause 3.

- 1.12. "Covered Equipment" means the Apple-branded iPhone, iPad or iPod identified by the product serial number shown on Your POC certificate, as well as the original accessories supplied in the same box. The Covered Equipment must have been purchased as new from Apple or an Apple Authorised Reseller no more than 30 days before the date You purchase this Policy or, where legal ownership of the Covered Equipment has been transferred to You, the Policy must have been transferred to You pursuant to clause 11 of this Policy.
- 1.13. "Hardware Coverage" has the meaning set out in clause 4.1.
- 1.14. "Insurance Tax" means the following duties/levies which are payable at the rates applicable on the date of purchase of the Policy which are:
- (a) Irish Stamp Duty €1 per non-life insurance contract;
 - (b) Government Levy (3% on non-life insurance contracts); and
 - (c) Insurance Compensation Fund (ICF) Levy (2% of insurance premiums).

Please note that these rates are subject to change.

- 1.15. "Insured Event" means (a) Accidental Damage to Your Covered Equipment and/or Battery Depletion and/or (b) the need to use Technical Support; which occurs during the Coverage Period.
- 1.16. "POC certificate" means the proof of coverage document which You will receive when You purchase this Policy, which includes Your insurance details and the serial number of the Covered Equipment to which this Policy applies. If You have purchased this Policy in an Apple retail store or from an Apple Authorised Reseller, the original sales receipt may also be Your POC certificate.
- 1.17. "Policy" means this insurance document setting out the AppleCare+ terms and conditions, which, together with the POC certificate You received when You purchased AppleCare+, forms Your legal contract of insurance with AIG.
- 1.18. "Policy Excess" means the relevant excess for the Covered Equipment as follows:
- iPad: €49
 - iPhone: €69
 - iPod: €29

payable by You for each Accidental Damage claim You make in Ireland under this Policy. Please note that if You make a claim in another country under this Policy the Policy Excess will need to be paid in that country's currency and at that country's applicable rate – for further details, please visit AppleCare+ Support.

- 1.19. "Premium" means the amount which You agree to pay AIG for coverage under this Policy as detailed in clause 2.3.
- 1.20. "Technical Support" has the meaning set out in clause 4.1.
- 1.21. "You/Your" means the person who owns the Covered Equipment and any person to whom the Policy is transferred pursuant to clause 11.

2. The Policy

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

- 2.2. Should You need to obtain a replacement POC certificate or obtain a copy of Your insurance details, visit www.apple.com/support/applecare/view, follow the instructions and enter Your Covered Equipment's serial number.

- 2.3. The Premium for this Policy is as follows:

iPad: €99
iPhone: €99
iPod: €59

These prices include Insurance Tax at the applicable rate.

- 2.4. The Premium must be paid by cash or debit or credit card on the purchase of the Policy. If Your payment has not completed correctly (for example if Your payment debit or credit card fails) You will be informed and You will need to take action to complete the payment. If an Insured Event occurs and Your payment has not been completed You will not be entitled to receive cover.

3. Coverage Period

- 3.1. Your Hardware Coverage starts from the date You purchase Your Policy. This means that if You purchase AppleCare+ up to 30 days after You purchase Your Covered Equipment, You will only receive Hardware Coverage from that date. Your Technical Support coverage starts on expiry of Your 90 days complimentary technical support cover provided by Apple, which starts on the date You purchase Your Covered Equipment. Both types of cover end 24 months from the date You purchased Your Covered Equipment.
- 3.2. Your coverage may end earlier if You have exercised Your right to cancel under clause 10. If You are no longer eligible to make a claim for Accidental Damage, Your hardware coverage for Battery Depletion and Technical Support, will continue until the expiry of 24 months from the date of purchase of Your Covered Equipment.
- 3.3. This Policy does not cover You for damage to the Covered Equipment from an Insured Event which occurred before this Policy was purchased.

4. Cover

- 4.1. The following definitions are relevant to Your cover:

"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) 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.

"Battery Depletion" means when the capacity of the Covered Equipment's battery to hold an electrical charge has depleted fifty per cent (50%) or more from its original specification as shown on Your battery display.

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

"Technical Support" means access to Apple telephone technical assistance if Your Covered Equipment ceases to work correctly, which is otherwise available from Apple for a pay-per-incident fee.

- 4.2. **Hardware Coverage.** If You make a valid claim under the Hardware Coverage element of this Policy, AIG will arrange for Apple either:
- 4.2.1. to repair the Covered Equipment using new or refurbished parts that are equivalent to new in performance and reliability; or

- 4.2.2. 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 an Apple-branded device that is equivalent to new in performance and reliability, and of the same type as the original. Where such a matching Apple-branded device to Your Covered Equipment is not available, an Apple-branded device which is at least functionally equivalent to the original Covered Equipment (subject to applicable Consumer Software updates). The replacement Apple-branded device will become the new Covered Equipment under this Policy. In the event of a replacement, Apple or the Apple Authorised Service Provider will keep the original Covered Equipment.

The Covered Equipment can only be repaired or replaced and no cash benefit will be payable by AIG if You make a claim.

- 4.3. If a replacement is provided to You under clause 4.2.2, Apple, or the Apple Authorised Service Provider, may install the latest software and operating system that is applicable to the Covered Equipment as part of cover provided by this Policy. Third party applications installed on the original Covered Equipment may not be compatible with the Covered Equipment as a result of the software and operating system update. If You make a claim in a different country from that in which You bought the Covered Equipment, Apple or the Apple Authorised Service Provider may repair or exchange products and parts with locally comparable products and parts.
- 4.4. **Policy Excess:** In relation to each valid claim for Accidental Damage that You make under this Policy, before You are entitled to the benefits in clause 4.2 You will have to pay the applicable Policy Excess towards the cost of the claim. The Policy Excess can be paid to Apple or the Apple Authorised Service Provider in cash or by debit or credit card.
- 4.5. **Claims Limit:** A maximum of two valid claims for Accidental Damage can be made during the Coverage Period. After the second claim is settled, the cover for Accidental Damage on this Policy will cease. However, Your coverage for Technical Support and Battery Depletion will continue to the end of the Coverage Period.
- 4.6. **Technical Support.** If You make a valid claim under this section of Your Policy, You will be able to access the Apple technical support helpline if Your Covered Equipment ceases to work correctly, which is otherwise available for a pay-per-incident fee. This coverage starts on the expiry of the 90 days of complimentary support which starts on the date You purchase Your Covered Equipment. Technical Support will cover the Consumer Software and any connectivity issues between the Covered Equipment and an AirPort device, Apple TV and a compatible wireless device or computer that meets the Covered Equipment's connectivity specification. It will cover the then-current version of the Consumer Software, and the prior Major Release. "Major Release" means a significant version of software that is commercially released by Apple in a release number format such as "1.0" or "2.0" and which is not in beta or pre-release form.

5. Exclusions

- 5.1. **Hardware Coverage.** This Policy does not cover You for:

- 5.1.1. a product that is not the Covered Equipment;
- 5.1.2. damage caused by:
- 5.1.2.1. abuse or misuse, meaning intentionally-caused damage including knowingly using the Covered Equipment for the purpose or in the manner for which it was not intended;
- 5.1.2.2. actual, or attempted, modification or alteration of the Covered Equipment; or
- 5.1.2.3. service or repair (including upgrades) performed by anyone who is not Apple or an Apple Authorised Service Provider;
- 5.1.3. Covered Equipment with a serial number that has been altered, defaced or removed;
- 5.1.4. the loss or theft of Your Covered Equipment;

- 5.1.5. Covered Equipment (including all major components) that is not returned to Apple;
- 5.1.6. cosmetic damage to the Covered Equipment which does not affect the functionality of the Covered Equipment, including, but not limited to, hairline cracks, scratches, dents, broken plastic on ports and discolouration;
- 5.1.7. damage or failure caused by normal wear and tear and/or usage of the Covered Equipment;
- 5.1.8. failure due to defects in materials and/or workmanship and/or design; or
- 5.1.9. damage caused by fire.

5.2. **Technical Support.** This Policy does not cover You for:

- 5.2.1. the use or modification of the Covered Equipment or Consumer Software in a manner for which it is neither intended to be used or modified according to the user manual, technical specifications or other guidelines published on the Apple website for the Covered Equipment;
- 5.2.2. issues that could be resolved by upgrading software (including the Consumer Software) to the latest version;
- 5.2.3. third-party products or other Apple-branded products or software (other than the Covered Equipment or Consumer Software) or the effects of such products on or interactions with the Covered Equipment or Consumer Software;
- 5.2.4. the use of a computer or operating system that is unrelated to Consumer Software or connectivity issues which do originate from the Covered Equipment;
- 5.2.5. iOS software or any Consumer Software designated as “beta”, “prerelease” or “preview” or similarly labeled software;
- 5.2.6. damage to, or loss of any software or data residing or recorded on the Covered Equipment;
- 5.2.7. recovery and reinstallation of software programs and user data; or
- 5.2.8. advice that relates to everyday use of the Covered Equipment where there is no underlying problem with its hardware or software.

6. **General conditions**

- 6.1. To have the full protection of Your Policy, You must comply with this clause as well as clauses 7, 8 and 9, which are conditions of this Policy. Failure to comply with these conditions may result in Your claim being declined.
- 6.2. The following conditions apply to this Policy:
 - 6.2.1. **Policy limits.** Cover under Your Policy is subject to those exclusions set out in clause 5.
 - 6.2.2. **Premium payment.** The Premium must be paid for this **Policy** before You can receive Hardware Coverage or Technical Support.
 - 6.2.3. **Your duty of care.** You shall take all reasonable precautions to protect the Covered Equipment against an Insured Event and shall use and maintain the Covered Equipment in accordance with its instructions.
 - 6.2.4. **Your residence & age.**
 - 6.2.4.1. If You are not a Business Customer, You are only entitled to purchase this Policy if You have Your main residence in Ireland and You are aged 18 years or over on the date of purchase of this Policy.

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

6.2.5. **Other insurance.** If You have another insurance policy in respect of the Covered Equipment in force during the Coverage Period then You can still make a claim under this Policy because AIG agrees to provide coverage to You irrespective and without regard to any other policy.

7. **How to make a claim**

7.1. **For Hardware Coverage,** You must report Your claim as soon as possible by visiting an Apple retail store or Apple Authorised Service Provider, by accessing www.apple.com/support or telephoning Apple on (+353) 1850 946 191. Apple will require Your Covered Equipment serial number before providing assistance. Your claim will be settled by means of the options set out in clause 7.4.

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

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

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

7.4.1. **Carry-in service.** You can return Your Covered Equipment to an Apple retail store or an Apple Authorised Service Provider. A repair will be undertaken or a replacement provided, in accordance with clause 4.2. 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. While some walk-in appointments may be available, it is advisable to make a reservation in advance on www.apple.com/retail/geniusbar.

7.4.2. **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.

7.4.3. **Express Replacement Service.** 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.

Please note that Express Replacement Service is not available for iPod.

7.5. The Hardware Coverage service options may vary between countries depending on local capability. Please visit AppleCare+ Support for further details.

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

7.7. If You seek to make a claim under this Policy in a country that is not the country of purchase, You will need to comply with all applicable import and export laws and regulations and You will be responsible for all customs duties, value added tax and other associated taxes and charges that may apply.

- 7.8. For **Technical Support**, You can make a claim by telephoning Apple on (+353) 1850 946 191 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 <http://www.apple.com/support/country>

Apple Authorized Service Providers
and Apple Retail Stores <http://support.apple.com/kb/HT1434>

Apple Support and Service <http://www.apple.com/support/contact>

8. Your responsibilities when making a claim

- 8.1. When making a claim under this Policy, You must comply with the following:
- 8.1.1. You must provide information about the symptoms and causes of the damage caused to or problems You have with the Covered Equipment;
 - 8.1.2. to allow Apple to troubleshoot and otherwise assist with Your claim, if requested, You must provide information, including but not limited to the Covered Equipment serial number, model, version of the operating system and software installed, any peripheral devices connected or installed on the Covered Equipment, any error messages displayed, actions taken before the Covered Equipment experienced the issue and steps taken to resolve the issue;
 - 8.1.3. You must follow instructions given to You by Apple or the Apple Authorised Service Provider and packing the Covered Equipment in accordance with shipping instructions given by Apple or the Apple Authorised Service Provider;
 - 8.1.4. You must not send products and accessories that are not subject to a Hardware Coverage claim (e.g. cases, car chargers, etc) as these cannot be returned;
 - 8.1.5. You should ensure where possible that Your software and data residing on the Covered Equipment is backed up. Apple will delete the contents of the Covered Equipment and reformat the storage media. Neither AIG nor Apple will be responsible for any loss of software or data residing on the Covered Equipment when it is submitted as part of a claim under this Policy; and
 - 8.1.6. You must provide to Apple all major components of the Covered Equipment to allow Apple to assess the validity of Your Claim.
- 8.2. You will be responsible for reinstalling all other software programs, data and passwords.
- 8.3. To the maximum extent permitted by applicable law, AIG, Apple, Apple Authorised Service Providers, and their employees and agents, shall not be liable to You for any indirect losses You incur, for example the costs of recovering, reprogramming or reproducing any programme or data or any loss of business, profits, income or anticipated savings resulting from a failure to meet their obligations under this Policy.

9. Deception, fraud and illegal use

- 9.1. If any claim is found to be fraudulent, or if You knowingly give misleading information when making a claim, the claim will be declined, Your Policy will be cancelled with no refund of Premium due to You. Apple or AIG may inform the police or other regulatory bodies.
- 9.2. This Policy may be immediately cancelled by AIG in the event that the Covered Equipment is used in the course of criminal activity or to facilitate or enable any criminal act to take place.

10. Cancellation

- 10.1. You may cancel this Policy at any time for any reason by calling Apple on (+353) 1850 946 191 or

by writing to: Apple Customer Support, Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland, (Fax number: +353 (0)21 428 3917).

- 10.2. To receive any refund You must provide Your original sales receipt and/or Your POC certificate.
- 10.3. If You cancel You may be entitled to a refund of the Premium which will be calculated on the following basis:
 - 10.3.1. if You cancel within thirty (30) days of the date of purchase of Your Policy, You will receive a refund of the whole Premium You paid, or
 - 10.3.2. if You cancel more than thirty (30) days after the Policy purchase date, You will receive a refund of a proportion of the Premium You paid based on the remaining portion of the Coverage Period.

If You have already made a valid claim under this Policy, then - whenever You cancel - we will deduct from any refund the value of the benefit You received, which may result in no refund of Premium being due to You.

A refund to which You are entitled shall be paid either by crediting the debit or credit card You used to purchase the Policy or, if this is not possible, then by a bank transfer to You.

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

- 10.4. 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.

11. Transfer of Policy

- 11.1. You may transfer this Policy when You transfer the Covered Equipment, to someone else who is resident in Ireland aged 18 years or over, and the new party will be covered for the remainder of the Coverage Period. A Business Customer may only transfer this Policy to another Business Customer.
- 11.2. You must notify Apple, on behalf of AIG, of the transfer as soon as possible by calling Apple on (+353) 1850 946 191 or by writing to Apple Customer Support, Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland (Fax number: +353 (0)21-428-3917). When notifying Apple of the transfer of the Policy, You must provide the serial number of the Covered Equipment, and the name, address and email address of the new owner so that Apple can send an updated POC Certificate to the new owner. You must provide the new owner with these terms & conditions and notify them of the number of claims, if any, for Accidental Damage which You have made.
- 11.3. The Policy transfer will be effective when Apple, on behalf of AIG, issues an amended POC certificate to the transferee.

12. Complaints

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

In Writing: Apple Customer Support, Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland

By Telephone: (+353) 1850 946 191

By Facsimile: +353 (0)21 428 3917

Online: Via Contact Apple Support at www.apple.com/support/contact

- 12.2. If Apple is unable to acknowledge a complaint within 5 business days of receiving it, keep You informed of progress, and resolve matters to Your satisfaction within 8 weeks, You may be entitled to refer the complaint to one of the following ombudsman who will review Your case. Apple will provide details of how to do this when it provides its final response letter addressing the issues raised.
- 12.3. Please note: An ombudsman may not consider a complaint if You have not provided Apple with the opportunity to resolve it previously. You may refer Your complaint to:

The Republic of Ireland Financial Services Ombudsman
9SR 3rd Floor
Lincoln House
Lincoln Place
Dublin 2

By Telephone: 1890 88 20 90 or +353 16620899

By Email: enquiries@financialombudsman.ie

The Republic of Ireland Financial Services Ombudsman may not be able to consider a complaint if the complainant is a limited company with an annual turnover of more than €3 million.

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

13. Financial Services Compensation Scheme (FSCS)

- 13.1. AIG is covered by the Financial Services Compensation Scheme. If AIG is unable to meet its financial obligations, You may be entitled to compensation from the scheme. For this type of insurance 90% of Your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk, and on 0207 892 7300 or 0800 678 1100.
- 13.2. If You are a Business Customer, Your ability to make a claim to the Financial Services Compensation Scheme will depend on the type of business and the circumstances of the claim.

14. General Information

- 14.1. This Policy will be governed by Irish law and You and AIG agree to submit to the courts of Ireland to determine any dispute arising under or in connection with it.
- 14.2. The terms & conditions of this Policy will only be available in English and all communication relating to this Policy will be in English.
- 14.3. Stamp Duty will be paid to the Revenue Commissioners in accordance with the provisions of section 5 of the Stamp Duties Consolidation Act 1999.
- 14.4. The insurance is underwritten by the Irish Branch of AIG Europe Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 202628) and is regulated by the Central Bank of Ireland for conduct of business rules. This information can be checked by visiting the Financial Services register (www.fsa.gov.uk/register/home.do). Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. AIG Europe Limited, Ireland Branch has its address at [AIG House Merrion Road Dublin 4, Ireland](#).

- 14.5. Apple Distribution International and its authorised agents or representatives distribute, sell, administer and handle claims under this Policy on AIG's behalf. Apple Distribution International has its registered office at Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland. Apple Distribution International is regulated by the Central Bank of Ireland.
- 14.6. Only You (or Your legal representative in the event of Your death) and AIG may enforce the terms of this Policy.

How AIG uses Personal Information

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

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

The types of Personal Information we may collect and why - Depending on our relationship with you, Personal Information collected may include: identification and contact information and other Personal Information provided by you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Management and audit of our business operations
- To comply with applicable laws or to respond to requests from public or government officials with a court order in the investigation, detection or prevention of fraud
- Establishment and defence of legal rights
- Legal and regulatory compliance, including compliance with laws outside your country of residence
- Monitoring and recording of service and support calls for quality, training and security purposes

Sharing of Personal Information - For the above purposes Personal Information may be shared with our group companies, brokers and other distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers. Personal Information will be shared with other third parties (including government authorities) if required by law.

International transfer - Due to the global nature of our business Personal Information may be transferred to parties (including our group companies, our service providers and governmental authorities, for the purposes set out above) located in other countries, including the United States and other countries with different data protection laws than in your country of residence. For example, Personal Information may be transferred overseas to group companies in the United States who provide centralised IT support.

Security and retention of Personal Information – Appropriate legal and security measures are used to protect Personal Information. Our service providers are also selected carefully and required to use appropriate protective measures. Personal information will be retained for the period necessary to fulfil the purposes described above.

Requests or questions - To request access or correct inaccurate Personal Information, or to request the deletion or suppression of Personal Information, or object to its use, please e-mail: postmaster.ie@aig.com or write to Data Protection Officer, AIG Europe Limited, Ireland Branch, AIG House, Merrion Road, Dublin 4. More details about our use of Personal Information can be found in our full Privacy Policy at www.aig.ie/ie-privacy-policy or you may request a copy using the contact details above.