

# AppleCare+ with Theft and Loss

## Insurance Product Information Document

**Company:** American International Group UK Limited

**Product:** AppleCare+ with Theft and Loss Policy

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 781109).

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+ with Theft and Loss Terms and Conditions document for full details.

### What is this type of insurance?

AppleCare+ with Theft and Loss is an insurance policy covering you during the policy period for repairs or replacement of your covered iPhone in the event of theft, loss, accidental damage or battery depletion and it gives priority access to telephone technical support from Apple.



#### What is insured?

- ✓ AppleCare+ with Theft and Loss covers you for replacement of your iPhone in the event of theft or loss with each claim being subject to a policy excess.
- ✓ AppleCare+ with Theft and Loss covers you for repair or replacement of your iPhone in the event of accidental damage with each claim being subject to a policy excess.
- ✓ Where your iPhone includes a chargeable integrated battery, failure of the battery to hold an electrical charge of eighty percent (80%) or more from its original specification.
- ✓ AppleCare+ with Theft and Loss gives you priority access to the Apple telephone technical support line if your iPhone ceases to work correctly.



#### What is not insured?

- ✗ The policy does not cover your iPhone for normal wear and tear, intentionally-caused damage, fire or cosmetic damage which does not affect the functionality of the device.
- ✗ The policy does not cover you for failures due to defect in design, workmanship, modification or any alteration of the iPhone.
- ✗ The policy does not cover products that are not the iPhone covered under the policy.
- ✗ The policy does not cover you for service or repairs performed by anyone who is not Apple or an Apple authorised service provider.
- ✗ The policy is not available to persons under 18 years of age or persons whose main place of residence is outside the UK (UK excludes Isle of Man and Channel Islands).
- ✗ The policy does not cover issues that could be resolved by upgrading software to the latest version.
- ✗ The policy does not cover damage to or loss of any software, data, or recovery and reinstallation of software.
- ✗ The policy does not cover loss or theft caused by any deliberate act, voluntary parting of, or any financial loss due to unauthorised use of, your iPhone.



#### Are there any restrictions on cover?

- ! Each valid claim for theft, loss or accidental damage under this policy is subject to an applicable policy excess which must be paid by you before you are entitled to benefits under this policy.
- ! A maximum of two claims for accidental damage, and two claims for theft or loss, can be made each 12-month period from your date of purchase during the coverage period.
- ! After the second accidental damage claim, and second theft or loss claim, is settled within each 12-month period, the cover for accidental damage or theft and loss (as relevant) on your iPhone will cease but the technical support and battery depletion cover will continue until the anniversary of your policy purchase date or the end of the coverage period.
- ! The iPhone can only be repaired or replaced via Apple and no cash benefit will be offered under this policy.



### Where am I covered?

- ✓ If you purchase cover on your iPhone you are protected by the AppleCare+ with Theft and Loss policy worldwide providing you return the covered device to Apple, an Apple authorised reseller or an Apple authorised service provider.
- ✓ If you seek to make a claim 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.



### What are my obligations?

- You will take all reasonable precautions to protect your iPhone against an insured event and shall use and maintain the iPhone 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. For a theft claim you may be required to provide a crime reference number or police report.
- 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, if requested you must provide information, including but not limited to the device serial number, model, version of the operating system and software installed.
- 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 it is submitted as part of a claim under this policy.
- You will be responsible for reinstalling all other software programs, data and passwords onto the device.
- You must have Find my iPhone enabled on your iPhone throughout your coverage period and at the time of the theft or loss. Find my iPhone must remain enabled and your iPhone must remain associated with your Apple ID throughout the claims process.



### When and how do I pay?

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.

For Fixed-Term Policies, 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 theft and loss coverage, and 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 first day of each month unless and until cancelled. Your premium must be paid before you can receive coverage or technical support.



### When does the cover start and end?

Coverage starts on the date you purchased AppleCare+ with Theft and Loss. This means that if you buy AppleCare+ with Theft and Loss after you purchase your iPhone you will only receive coverage on your iPhone from that date. The technical support coverage starts on expiry of the complimentary technical support cover provided by the manufacturer, which starts on the date you purchase your iPhone.

For Fixed-Term Policies, coverage ends 24 months from the date you purchased AppleCare+ with Theft and Loss as shown on your sales receipt. For Monthly Policies, your monthly coverage will automatically renew each month beginning from the date you purchase your first Monthly Policy as reflected on your sales receipt unless and until cancelled.

Coverage may end earlier if you have exercised your right to cancel or if you are no longer eligible to make a claim for accidental damage as two claims have been processed, or theft or loss as a further two claims have been processed, within each 12-month period. Your hardware coverage for battery depletion and technical support will continue until the start of your next 12-month period, which will be the anniversary of your Policy purchase date, or the end of your Coverage Period provided you have not exercised your right to cancel.



### How do I cancel the contract?

You may cancel this policy at any time for any reason. If you have made a claim and received a benefit under AppleCare+ with Theft and Loss the value of such benefit will be deducted from any refund issued. This may result in no refund being due to you. You may cancel a Fixed-Term Policy, if you paid your premium in full up front, by calling Apple on +44(0)800 107 6285 or by writing to:- Apple Customer Support, Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland. If you purchased a Monthly Policy from Apple, call Apple to cancel. If you purchased a Monthly Policy from a seller other than Apple, contact your Reseller to cancel your Monthly Policy.

For Fixed-Term Policies, if you pay your premium in instalments you may cancel the policy by contacting the payment plan provider directly and requesting that they cancel your policy on your behalf.