AppleCare+ with Theft and Loss

Insurance Product Information Document

Company: AIG Europe S.A. Product: AppleCare+ with Theft and Loss 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+ 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 expert 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. . If it is not possible to repair or replace your covered iPhone, you will be provided with a cash equivalent.
- ✓ 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 Apple experts for technical support if your covered 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 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 Ireland.
- ✘ 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 of your iPhone caused by any deliberate act, voluntary parting, 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 may be subject to an applicable policy excess which, if applicable, must be paid by you before you are entitled to benefits under this policy.
- ! A maximum of two valid claims for theft or loss can be made each 12-month period from your date of purchase during the coverage period.
- ! After the second theft or loss claim is settled within each 12-month period, the cover for theft and loss on your iPhone will cease but the accidental damage coverage, technical support, and battery depletion cover will continue until the coverage period.

Where am I covered?

✓ If you purchase cover for your iPhone you are protected by the AppleCare+ with Theft and Loss policy worldwide.

✓ 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. For theft and loss coverage, delivery of a replacement iPhone may be limited to the country in which You purchased the policy.

What are my obligations?

— 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 Account throughout the claims process. To ensure Find My iPhone is enabled on your iPhone you must (i) open the Settings application on your iPhone; (ii) tap Your name; (iii) tap Find My; and (iv) turn on Find My iPhone. Please note sharing Your location does not turn on the Find My iPhone functionality required for theft and loss cover to be in place under the terms and conditions of this policy.

— 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 iPhone 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 iPhone 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 return the covered iPhone to Apple, an Apple authorised reseller or an Apple authorised service provider to receive cover for accidental damage or battery depletion.

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 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 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, 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 or, for theft and loss coverage, if you are no longer eligible to make a claim for theft or loss as two valid claims have been processed within each 12-month period. Your accidental damage coverage, 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 effective immediately by visiting 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. 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 can also cancel a Monthly Policy by calling Apple on 1800 804 062. 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.

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.