

# AppleCare One

## Insurance Product Information Document

**Company: American International Group UK Limited**

**Product: AppleCare One 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 One Terms and Conditions document for full details.

### What is this type of insurance?

AppleCare One is a multi-device insurance policy covering up to three (3) of the following Apple devices associated with your Apple Account, with the flexibility to add more or change devices covered under the Policy: AirPods, Apple TV, Apple Watch (including Apple Watch Strap), Beats device, HomePod, iPad, and/or iPhone; Apple-branded Mac computer or display; and Apple Vision Pro (only one Apple Vision Pro may be registered under the policy at one time). The policy provides coverage for: accidental damage, battery depletion, and power surge; Theft and Loss coverage to enrolled iPhones, iPads, and Apple Watches; and technical support.



### What is insured?

- ✓ Replacement of your covered iPhone, iPad, and/or Apple Watch in the event of theft or loss, subject to a policy excess. Theft and Loss coverage applies to the Apple Watch Strap only if it is lost or stolen at the same time as the covered Apple Watch; replacement Apple-branded straps will be supplied in a style, material, and colour that is subject to AIG's discretion.
- ✓ Repair or replacement of your covered devices in the event of accidental damage, subject to a policy excess.
- ✓ Battery replacement if the capacity to hold a charge falls below eighty percent (80%) from its original specification.
- ✓ Repair or replacement of your covered devices due to power surge.
- ✓ Priority access to Apple experts for technical support.
- ✓ Up to ten (10) of the following accessories that are compatible and used with covered devices: Apple Pencil, Apple Pencil Pro, Apple-branded iPad keyboard, and an Apple-branded VESA mount and/or stand.



### What is not insured?

- ✗ Normal wear and tear, intentional, reckless, or willfully-caused damage, fire or cosmetic damage which does not affect the functionality of the device.
- ✗ Excessive or catastrophic physical damage (e.g., products bent, crushed, or submerged in liquid), caused by abuse or misuse.
- ✗ Failures due to defect in design, workmanship, modification or any alteration of the device.
- ✗ Products that are not covered under the policy.
- ✗ Service or repairs performed by anyone who is not Apple or an Apple authorised service provider.
- ✗ Theft or loss of iPad Input Devices.
- ✗ Damage to or loss of any software, data, or recovery and reinstallation of software.
- ✗ Theft or loss of your iPhone, iPad, or Apple Watch caused by any deliberate act, voluntary parting of, or any financial loss due to unauthorised use of your iPhone, iPad, or Apple Watch.



### 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 three valid claims for theft or loss across all covered iPhones, iPads, and/or Apple Watches can be made each 12-month period from your date of purchase during the coverage period; all other policy benefits will continue.



### Where am I covered?

- ✓ AppleCare One protects your covered devices worldwide. Service will be limited to the options available for the specific device at the time and in the country and location where you request service. Service options are subject to applicable local, state, and federal laws, regulations and legal requirements.
- ✓ For theft and loss coverage, delivery of a replacement device may be limited to the country in which you purchased the policy.



### What are my obligations?

- All covered devices must be signed into your Apple Account for the full coverage period.
- You must have Find My enabled on your iPhone, iPad, and/or Apple Watch throughout your coverage period and at the time of the theft or loss. Find My must remain enabled and your covered devices must remain associated with your Apple Account throughout the claims process. Please note sharing your location does not turn on the Find My 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 devices against an insured event and shall use and maintain the devices 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.
- 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?

The method of payment used for your initial policy purchase will be added to your Apple Account and kept on file as an eligible payment method for this policy. Apple will charge the 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 or insufficient funds) in advance of the first day of each monthly renewal for the policy and any additional add-on slot(s).



### When does the cover start and end?

Coverage and billing begin at the date and time the first device is enrolled under the policy. For additional devices, coverage applies to such devices at the date and time you enroll them under the policy. The policy duration is one month, which will automatically renew each month 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 three valid claims have been processed within a 12-month period. Your theft and loss coverage will restart for the next 12-month period on the anniversary of your policy purchase date. Your other policy benefits continue until the policy is cancelled regardless of the number of theft and loss claims made.



### How do I cancel the contract?

You may cancel this policy at any time for any reason effective immediately by visiting [support.apple.com/en-gb/118428](https://support.apple.com/en-gb/118428), calling Apple on +44(0)800 107 6285, or by writing to Apple Customer Support, Hollyhill Industrial Estate, Hollyhill, Cork, Republic of Ireland. You may also cancel a monthly policy by turning off the renewal Premium billing by calling Apple on +44(0)800 107 6285, or sending an email to [Insurance\\_Mediation\\_EMEA@group.apple.com](mailto:Insurance_Mediation_EMEA@group.apple.com), or on your covered device by going to Settings > General > AppleCare & Warranty > Learn more about coverage > View Plan Terms and Conditions and selecting “Turn Off Auto-Renew.” The policy will be cancelled at the month for which your last monthly premium was paid.