

AppleCare One Summary and Disclosure

Please read this Disclosure to ensure your understanding of how AppleCare One works. You will be provided with plan documents electronically evidencing coverage shortly after purchase.

AppleCare One is an optional device protection program that provides combined benefits. AppleCare One Individual covers up to 3 devices, with the flexibility for you to add more or change which devices are covered in the plan. AppleCare One Family covers all eligible devices of those in the plan subscriber's Apple Family Sharing group. The plan provides device protection under a service contractⁱ for hardware coverage, technical support, battery depletion, and accidental damage from handling (ADH), and an insurance policy (Theft, Loss, and Power Surge) for loss, theft, and power surge coverage. AppleCare One is subject to certain terms, conditions, and limitations available at apple.com/legal/applecare/applecareone/. Theft and Loss Coverage may be purchased separately.ⁱⁱ

Theft and Loss coverage is only available for iPhone, iPad, and Apple Watch. For a lost or stolen claim to be eligible for coverage, the device must be enrolled in the AppleCare One plan, logged-in with an Apple Account associated with the AppleCare One plan, and have Find My enabled, at the time the device is lost or stolen and throughout the theft or loss claim process. To enable Find My, you must (i) open the settings application on your device; (ii) tap your name; (iii) toggle on "Find My iPhone" or "Find My iPad" to enable. If on Apple Watch, make sure it is paired with your iPhone and Find My is enabled on your iPhone, ensure that your Apple Watch is paired and signed into your Apple Account by tapping "All Watches" at the top left of the Watch app on your paired iPhone, then tapping the info ("i") button next to your Apple Watch. If Find My is not automatically enabled on your Apple Watch, go to Settings on your Watch, tap your name, tap your Watch name, then tap Find My Watch. Please note Share My Location does not turn on the Find My functionality which is required for Theft and Loss coverage in accordance with the terms and conditions of the plan.

AppleCare One Coverage includes:

- Unlimited incidents of ADH
- Hardware repair coverage
- Battery replacement if the capacity falls below 80%
- 24/7 priority access to Apple Support
- Theft and Loss coverage for iPhone, iPad, and Apple Watch:
 - up to 3 claims every 12 months under AppleCare One Individual
 - up to 6 claims every 12 months under AppleCare One Family
- Theft and Loss Coverage requires the device to be enrolled in the AppleCare One plan, logged-in with an Apple Account associated with the AppleCare One plan, and have Find My enabled at the time the device is lost or stolen and throughout the claims process
- Power Surge protectionⁱⁱⁱ

Coverage Limits, Service Fees and Deductibles

AppleCare One provides coverage for:

- up to 3 eligible devices, the ability to add more, and change which devices are covered under an AppleCare One Individual plan; all eligible devices of those in the plan subscriber's Apple Family Sharing group under an AppleCare One Family plan^{iv}.
- Unlimited incidents of ADH for all devices covered by the plan, subject to the service fees listed below.
- up to 3 claims of theft or loss every 12 months for iPhone, iPad, and Apple Watch from your date of initial purchase of the plan provided by AIG an AppleCare One Individual plan; up to 6 claims of theft or loss every 12 months for iPhone, iPad, and Apple Watch from your date of initial purchase of an AppleCare One Family plan. Theft and Loss coverage is provided by AIG and subject to the deductibles in the table below (adding devices to your plan does not increase the theft and loss claims limit).
- For iPad, ADH coverage applies to one Apple Pencil, one Apple Pencil Pro, and/or one Apple-branded iPad Keyboard that is used with and compatible with the covered iPad ("iPad Input Devices"). Separate service fees will apply even if your iPad and iPad Input Device are damaged at the same time. **Theft and Loss coverage does not apply to iPad Input Devices and no replacement iPad Input Devices will be provided for approved iPad theft or loss claims.**
- For Apple Watch, ADH coverage applies to the one Apple-branded band, Nike Sport band, or Hermès Sport band supplied

in the same box as your covered Apple Watch (“Apple Watch Band”). **Theft and Loss coverage does not apply to the Apple Watch Band unless the covered Apple Watch is lost or stolen at the same time, in which case one deductible will apply. For covered Apple Watch Bands, regardless of the band that was supplied in the same box as the covered Apple Watch, your replacement band will be an Apple-branded band in a style, material, and color that is subject to AIG’s discretion.**

Service Fees and Deductibles

Device	Service Fee/Deductible	
Apple Watch (excluding Ultra and Hermès):	Accidental Damage Service Fee:	\$69
	Theft or Loss Deductible:	\$119
Apple Watch Ultra and Hermès:	Accidental Damage Service Fee:	\$79
	Theft or Loss Deductible:	\$119
iPad (all iPad Air 11" (M4, M3, M2), iPad Air 13" (M4, M3, M2), iPad Pro 11" (M5, M4), iPad Pro 13" (M5, M4) iPad (A16), iPad mini (A17 Pro), iPad mini (A20 Pro) models only):	Screen Damage Service Fee:	\$29
	Other Accidental Damage Service Fee:	\$99
	Theft or Loss Deductible:	\$129
iPad (all other iPad models):	Other Accidental Damage Service Fee:	\$49
	Theft or Loss Deductible:	\$129
iPad Input Devices: Apple Pencil: Apple Pencil Pro: Apple-branded iPad Keyboard:	Accidental Damage Service Fee:	\$29
	Accidental Damage Service Fee:	\$29
	Accidental Damage Service Fee:	\$29
iPhone:	Outer Display or Back Glass Damage Service Fee: ^v	\$29
	Cover Layer-Only Accidental Damage Service Fee:	\$19
	Inner Display Accidental Damage Service Fee:	\$99
	Other Accidental Damage Service Fee:	\$99
	Theft or Loss Deductible:	\$149

There is no deductible or claim limit for Power Surge coverage under the insurance portion of AppleCare One. There is no service fee or claim limit for hardware coverage under the service contract portion of AppleCare One due to malfunctions after Apple’s Limited Warranty expires. The maximum amount to be paid for any one claim is limited to the retail price of your device.

AppleCare One Plan Costs

For AppleCare One Individual plans, the monthly cost for the plan is \$19.99, which provides coverage for up to 3 devices. The price of the plan includes the cost of insurance provided in the program, which is \$5 per month.^{vi} Additional devices may be added to the plan for \$5.99 per device, per month. The cost to add additional devices does not affect the premium of the insurance provided in the program and does not extend the coverage or claims limits provided by the insurance. If additional devices are added, you will be charged a pro rata rate based on the date the device is added to your AppleCare One plan and the time remaining until your next billing date, with the full monthly rate applying at the next billing date for your plan.

For AppleCare One Family plans, the monthly cost for the plan is \$49.99. The price of the plan includes the cost of insurance provided in the program, which is \$10 per month.^{vii}

AppleCare One plans are for a recurring one-month term. Your benefits and coverage begin on the plan purchase date or when a device is added to the plan and continue month-to-month, unless cancelled or terminated.

You are not required to enroll in AppleCare One to purchase or finance your new device. You may cancel your AppleCare One plan or coverage for devices that were added to your plan at any time and receive an applicable refund, if any, as described in your AppleCare One terms and conditions and state-specific insurance documents.

Only the plan subscriber may cancel an AppleCare One Family plan, but Apple Family Sharing group members may remove their devices from the plan at any time. We will not cancel coverage for non-payment of premium without providing you with the opportunity to pay within the applicable notice period.

Purchasing an AppleCare One Family plan may cancel other active AppleCare plans owned by the plan subscriber and any member of the Apple Family Sharing group.^{viii}

Claim Filing Procedures and Requirements

If Your Device was Damaged, Lost or Stolen^{ix}.

- Start a claim online by visiting support.apple.com or call 800-APL-CARE (800-275-2273).
- Claims must be filed within 60 days of incident.
- Be sure to have your proof of coverage and receipt on hand and be prepared to provide details on the circumstances surrounding your device's loss or theft.

For an approved theft or loss claim, we will provide a replacement product that is new or comprised of new and/or previously used genuine Apple parts and has been tested and passed Apple functional requirements. In addition, you will need to follow the instructions we give you, including but not limited to logging into your Apple Account to place your device in Lost Mode, and as instructed at the conclusion of the claim process, erase your device, and/or disable your device.

For approved ADH claims, hardware coverage claims, or power surge claims, Apple will either repair the covered product using new parts or previously used genuine Apple parts that have been tested and pass Apple functional requirements or will provide a replacement product that is new or comprised of new and/or previously used genuine Apple parts and has been tested and passed Apple functional requirements.

All replacement products provided under this plan will have the same or substantially similar features (e.g. a different model, or the same model in a different color, with the same or enhanced technological features or capabilities as the original covered device), or at AIG's option, the replacement product will be the same or more recent model but with different technological or functional features or capabilities as the original covered device. For any covered Apple Watch Band, replacement bands may differ in material and color, subject to availability. In addition, you will need to follow the instructions given to you, including but not limited to refraining from sending Apple products and accessories that are not subject to repair or replacement service and packing the covered device in accordance with shipping instructions.

Repair or replacement service will be limited to the options available in the country where you request service. For Theft and Loss coverage, you can request to have a replacement device shipped to you in any country where theft and loss coverage is available.^x Please see AppleCare One terms and conditions for available service options.

Exclusions

Exclusions under both benefits include^{xi}: Damage or loss resulting from normal wear and tear, reckless, abusive, willful, dishonest or intentional acts, fire, Acts of God, and device usage outside manufacturer's permitted or intended use; serial number alteration, voluntary parting with the covered device (including inducement to do so by fraud or false pretense); illegal trade or confiscation by a government authority; use of unauthorized parts and unauthorized service of device; preventative maintenance, cosmetic damage, and pre-existing conditions or defects subject to manufacturer's limited warranty or recall.

If you sign out of your Apple Account associated with your AppleCare One plan on device (except AirPods, Beats devices, and Studio Display) and sign in with a different Apple Account on that device, you have twenty-four (24) hours or until the end of your billing cycle, whichever occurs first, to sign back in with your Apple Account (or an Apple Account within the Apple Family Sharing group under an AppleCare One Family plan) on that device to avoid losing coverage for that device.

FOR YOUR LOST OR STOLEN CLAIM TO BE ELIGIBLE FOR COVERAGE, THE DEVICE MUST BE ENROLLED IN THE APPLE CARE ONE PLAN, LOGGED IN WITH AN APPLE ACCOUNT ASSOCIATED WITH THE APPLE CARE ONE PLAN, AND HAVE FIND MY ENABLED AT THE TIME THE DEVICE IS LOST OR STOLEN AND THROUGHOUT THE CLAIMS PROCESS. TO ENABLE FIND MY, YOU MUST (I) OPEN THE SETTINGS APPLICATION ON YOUR DEVICE; (II) TAP YOUR NAME; (III) TOGGLE ON "FIND MY IPHONE" OR "FIND MY IPAD" TO ENABLE. IF ON APPLE WATCH, MAKE SURE IT IS PAIRED WITH YOUR IPHONE AND FIND MY IS ENABLED ON YOUR IPHONE, ENSURE THAT YOUR APPLE WATCH IS PAIRED AND SIGNED INTO YOUR APPLE ACCOUNT BY TAPPING "ALL WATCHES" AT THE TOP LEFT OF THE WATCH APP ON YOUR PAIRED IPHONE, THEN TAPPING THE INFO ("I") BUTTON NEXT TO YOUR APPLE WATCH. IF FIND MY IS NOT AUTOMATICALLY ENABLED ON YOUR APPLE WATCH, GO TO SETTINGS ON YOUR WATCH, TAP YOUR NAME, TAP YOUR WATCH NAME, THEN TAP FIND MY WATCH. PLEASE NOTE SHARING YOUR LOCATION DOES NOT TURN ON THE FIND MY FUNCTIONALITY WHICH IS REQUIRED FOR THEFT AND LOSS COVERAGE IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE POLICY.

NY Producer Compensation Disclosure

Theft, Loss, and Power Surge insurance availability is not dependent upon the purchase of non-insurance services or products, and vice versa. Apple holds a Limited License No. 926146 to sell Wireless Communication Equipment Insurance in the State of New York. This Limited License authorizes trained employees to sell Theft, Loss, and Power Surge insurance to prospective New York customers. Compensation will be paid to Apple, by the insurer, New Hampshire Insurance Company, based on the

sale of the insurance plan selected by you. Additional compensation is paid to Apple in relation to claims-related device servicing and does not vary based on any other factors. You may obtain information about compensation expected to be received by Apple based in whole or in part on the sale of the insurance plan to you, by calling New Hampshire Insurance Company at 212-770-7000, or asking an Apple representative, who is authorized to provide you with such information on behalf of Apple.

ⁱ AppleCare Service Company, Inc., an Arizona corporation with its registered office at c/o CT Corporation, 3800 N. Central Avenue, Suite 460, Phoenix, Arizona 85012, and doing business in the state of Texas as Apple CSC, Inc. is the obligor of the service contract portion of AppleCare One plans and Apple Inc. TDLR License #300, a California corporation with its registered office at One Apple Park Way, Cupertino, California 95014, is the administrator. AppleCare One benefits are subject to certain terms, conditions, and limitations. For detailed terms and conditions visit apple.com/legal/applecare/applecareone/. AppleCare One is sold by AppleCare Service Company, Inc. (in California doing business as Brogdan Insurance Services, license #0L00763; Iowa License #26, and in New York by Apple Inc. license #926146). AppleCare+, a service contract providing hardware coverage, technical support, battery depletion, and ADH coverage, can be purchased separately for individual eligible devices by going to support.apple.com or calling Apple at (800-275-2273).

ⁱⁱ Theft, Loss, and Power Surge insurance coverage is underwritten by New Hampshire Insurance Company NAIC No. 23841, 1271 Ave of the Americas, FL 37, New York, NY 10020-1304, 212-770-7000. Coverage is provided under a group policy issued to AppleCare Service Company, Inc. in all states except in New York where the policy is issued to Apple, Inc. Theft, Loss, and Power Surge coverage is subject to certain terms, conditions, and limitations. Theft and Loss can be purchased separately by sending an email to contractcreation@aig.com or calling 866-243-6434. For detailed terms and conditions, please refer to the certificate of coverage for your specific state at aigtheftandloss.com/vendor/apple/coveragedocs. To make a claim under the separate Theft and Loss coverage please call 833-778-4726.

ⁱⁱⁱ Theft, Loss, and Power Surge insurance may duplicate other insurance coverage, such as homeowner's or renter's insurance, that you may have. The Theft, Loss, and Power Surge insurance coverage under AppleCare One is primary to any such other coverage. Apple Inc. employees are not licensed insurance agents and are not qualified or authorized to evaluate the adequacy of the purchaser's existing insurance coverage. Please check with a licensed insurance agent for a personal insurance assessment.

^{iv} Ability to add devices to the plan is subject to the device eligibility and limitations. Please see the AppleCare One terms, conditions, and limitations available at apple.com/legal/applecare/applecareone/.

^v For an iPhone with any combination of outer display, back glass, and/or cover layer damage, but no additional damage, the Outer Display-Only, Back Glass-Only, and/or Cover Layer-Only service fees will apply to each damaged component, up to a maximum fee of the iPhone Other Accidental Damage fee. Back Glass Only service fees are not available on iPhone SE and iPhone models released prior to iPhone 12.

^{vi} The premium for the Theft, Loss, and Power Surge insurance coverage is invariable and independent of the cost of the service contract portion of AppleCare One. Should the cost of the service contract portion be discounted, such discount to the service contract portion will not impact the premium for the Theft, Loss, and Power Surge insurance coverage, and is neither a rebate nor inducement to buy the insurance coverage.

^{vii} The premium for the Theft, Loss, and Power Surge insurance coverage is invariable and independent of the cost of the service contract portion of AppleCare One. Should the cost of the service contract portion be discounted, such discount to the service contract portion will not impact the premium for the Theft, Loss, and Power Surge insurance coverage, and is neither a rebate nor inducement to buy the insurance coverage.

^{viii} For AppleCare One Family plan subscribers, other plans billed by Apple (e.g. AppleCare+, AppleCare+ with Theft & Loss, or AppleCare One Individual), will be cancelled upon purchase of the AppleCare One Family plan and your device(s) will be moved to the AppleCare One Family plan. For Apple Family Sharing Group members, your eligible devices will automatically be moved to the AppleCare One Family plan and you will continue to be entitled to coverage under your prior plans billed by Apple for sixty (60) days. To prevent double billing to Apple Family Sharing group members, billing on your AppleCare plans will be stopped immediately and you will be issued a refund if due. Plans that are financed or billed by resellers will not be cancelled.

^x Service will be limited to the options available in the country where you request service. Service options, parts availability and response times may vary. For detailed terms and conditions visit apple.com/legal/applecare/applecareone/.

^{xi} This is not an all-inclusive list of benefit exclusions. Please see the AppleCare One terms, conditions, and limitations available at apple.com/legal/applecare/applecareone/ for a complete list of exclusions and limitations.