

## AppleCare+ with Theft and Loss - Monthly Pay Insurance Program Summary and Disclosure

Please read this Disclosure to ensure your understanding of how AppleCare+ with Theft and Loss (“Plan”) works. You will be provided with a Proof of Coverage and Notice of Coverage or Insurance Certificate evidencing coverage shortly after purchase.

- AppleCare+ with Theft and Loss is an optional device insurance Plan that provides benefits for hardware coverage (malfunction after the manufacturer’s warranty expires), lost, stolen, and accidental damage from handling on a monthly basis. The Plan also covers accessories included in the original device packaging in the event of a simultaneous incident affecting both the device and the accessory. Technical support, provided by Apple, begins after your product’s complimentary support period ends. You may purchase the Plan up to 60 days from your eligible iPhone purchase. Coverage begins on the Plan purchase date and continues month-to-month with each premium payment up to 24 months unless cancelled previously by you or us. In NY, this Plan is paid in monthly installments over a 24-month term. The Plan is not a service contract and may only be purchased in the U.S.
- **Monthly Plan Cost:** \$7.99 for the iPhone SE, \$9.99 for the iPhone 6s, 7, and 8; \$12.99 for the 6s+, 7+, 8+, XR and 11; or \$14.99 for the iPhone X, XS, XS Max 11 Pro and 11 Pro Max.
- You are not required to enroll in AppleCare+ with Theft and Loss to purchase or finance your new iPhone.
- You may cancel coverage at any time and receive an applicable refund, if any, as described in your state specific Notice of Coverage or Insurance Certificate. We will not cancel coverage for non-payment of premium without providing you with the opportunity to pay within the applicable notice period.
- **Limits:** You are eligible for unlimited approved hardware coverage claims and two (2) approved lost, stolen, or accidental damage from handling claims.
- **Exclusions:** 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; equipment must be returned in its entirety (Hardware and ADH only); Plan does not apply to preventative maintenance, cosmetic damage, pre-existing conditions or defects subject to Apple’s limited warranty or recall.
- **FOR YOUR LOST OR STOLEN CLAIM TO BE ELIGIBLE FOR COVERAGE, FIND MY iPhone MUST BE SWITCHED ON AT THE TIME THE DEVICE IS LOST OR STOLEN.**
- **Claim filing procedures and requirements:** Please visit [support.apple.com/country-selector](https://support.apple.com/country-selector) or call 800-APL-CARE (800-275-2273) to file a claim and/or for general inquiries. Only the Plan owner may file a claim. The Plan owner must file a claim within 30 days, or as outlined in your state’s coverage documents, whichever is greater. Be sure to have your Proof of Coverage and receipt on hand and provide information about the symptoms and causes of the issues with the Covered Device or the details surrounding its disappearance. In addition, you will follow the instructions we give you, including but not limited to logging into your iCloud account to place your device in Lost Mode, erase your device and/or disable your device (for lost and stolen claims), refraining from sending us products and accessories that are not subject to repair or replacement service and packing the Covered Device in accordance with shipping instructions.

- **Deductibles:** There is a \$29 non-refundable deductible for approved accidental damage from handling screen-only repairs, a \$99 non-refundable deductible for each approved accidental damage from handling replacement claim based on the iPhone model, and either a \$149, \$199, \$229, or \$269 deductible for each approved lost or approved stolen claim depending on your iPhone's product tier, payable by credit/debit card. There is no deductible for approved hardware coverage claims.
- With an approved claim under AppleCare+ with Theft and Loss, we will either repair the insured product using new parts or parts that are equivalent to new in performance and reliability, or we will provide a replacement product that is new or equivalent to new in performance and reliability.
- **Repair or replacement service will be limited to the options available in the country where you request service.**
- Express Replacement Service may require a credit card authorization to serve as security for the retail price of the covered device or part, plus shipping costs. If you do not return the replaced product or part as instructed, or return a replaced product or part that is ineligible for service, your credit card will be charged for the authorized amount.
- AppleCare+ with Theft and Loss may duplicate other insurance coverages, such as homeowner's or renter's insurance, that you may have. AppleCare+ with Theft and Loss's insurance coverage is primary to any such other coverage.
- Apple employees are not licensed insurance agents. Apple and its employees 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. Apple receives compensation for services performed in connection with this program.
- **NY Producer Compensation Disclosure:** Plan availability is not dependent upon the purchase of non-insurance services or products, and vice versa. No special advantage is available for purchasing insurance in conjunction with non-insurance services or products. Apple, Inc. ("Apple" and/or "Producer") holds a Limited License (#926146) to sell Wireless Communication Equipment Insurance in the State of New York. This Limited License authorizes trained employees to sell the Plan to prospective New York customers. Compensation will be paid to the Producer, based on the sale and potential profitability of the Plan selected by you and will be paid to the Producer by the insurer, American Security Insurance Company. Additional compensation is paid to the Producer 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 the Producer based in whole or in part on the sale of the Plan to you, by calling American Security Insurance Company at (877) 406-4554, or asking your Apple representative, who is authorized to provide you with such information on behalf of the Producer.
- You can access a copy of your state specific insurance documents prior to purchasing by visiting [www.assurantdeviceclaim.com/InsuranceDocuments](http://www.assurantdeviceclaim.com/InsuranceDocuments).
- Property Insurance coverage is underwritten by American Security Insurance Company (NAIC 42978; Principal Address: 260 Interstate North Circle, SE Atlanta, GA 30339, 1-305-253-2244; Jurisdiction: Washington D.C. and all states in the United States except NH; Domicile: DE). In NH, the underwriter is Standard Guaranty Insurance Company and in MT, the underwriter is American Bankers Insurance Company of Florida. Supervising Entity: The Signal (P/C License #53379 (PA); P/C License #0D79676 (CA); 480 E. Swedesford Rd, Suite 350, Wayne, PA 19087; 610-341-1300). These companies operate under the trade name Assurant. Limited lines

portable electronics insurance producer is AppleCare Service Company, Inc. ("Apple"; CA license #0L00763 1 Infinite Loop Cupertino, CA 95014) in all states except NY. California Department of Insurance consumer hotline is 1-800-927-4357. For MD customers, the Maryland Department of Insurance consumer hotline is 1-800-492-6116. In UT, coverage for this plan is provided under form number CRIP0001P-0517. Coverage is provided under an Individual Policy issued to AppleCare Service Company, Inc. in all states except IL, NH, NY, OR and WA, where coverage is provided under a Group Policy issued to AppleCare Service Company, Inc. In NY, insurance coverage is provided under a Group Policy issued to Apple, Inc.