

# 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 for up to 3 devices, with the flexibility to add more. You can also change which devices are covered in the plan. The plan provides device protection under a service contract<sup>1</sup> 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](https://apple.com/legal/applecare/applecareone). Theft and Loss Coverage may be purchased separately.<sup>2</sup>

**Theft and Loss coverage is only available for iPhone, iPad, and Apple Watch. For your lost or stolen claim to be eligible for coverage, Find My must be enabled at the time the device is lost or stolen. Find My must remain enabled, and the device must remain associated with your AppleCare One plan and Apple Account 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) if on Apple Watch, tap the device; (iv) tap Find My; and (v) turn on Find My. 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.**

## AppleCare One Coverage includes:

- Unlimited incidents of accidental damage from handling protection
- 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<sup>3</sup>
- Theft and Loss coverage requires devices to have Find My enabled, remain enabled, and associated with your AppleCare One plan and Apple Account at the time the device is lost or stolen and throughout the claims process
- Power surge protection

## Coverage Limits, Service Fees and Deductibles

AppleCare One provides coverage for:

- Coverage for up to 3 eligible devices, the ability to add more, and change which devices are covered under the plan<sup>4</sup>;
- unlimited claims for 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 subject to the deductibles 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 (“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" (M3, M2), iPad Air 13" (M3, M2), iPad Pro 11" (M5, M4), iPad Pro 13" (M5, M4), iPad (A16), iPad mini (A17 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:	Screen or Back Glass Damage Service Fee:	\$29
	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

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 \$5.00 per month.<sup>6</sup> 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 AppleCare One and the time remaining until your next billing date, with the full monthly rate applying at the next billing date for your plan.

The plan is for a recurring one-month term. Your benefits and coverage begin on the plan purchase date 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. We will not cancel coverage for non-payment of premium without providing you with the opportunity to pay within the applicable notice period.

You can cancel AppleCare One at any time in accordance with the plan documents.

### Claim Filing Procedures and Requirements

If Your Device was Damaged, Lost or Stolen.

- Start a claim online by visiting [support.apple.com](https://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.<sup>7</sup> Please see AppleCare One's terms and conditions for available service options.

## Exclusions

Exclusions under both benefits include<sup>8</sup>: 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), and 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.

FOR YOUR LOST OR STOLEN CLAIM TO BE ELIGIBLE FOR COVERAGE, FIND MY MUST BE ENABLED AT THE TIME THE DEVICE IS LOST OR STOLEN. FIND MY MUST REMAIN ENABLED, AND THE DEVICE MUST REMAIN ASSOCIATED WITH YOUR APPLE CARE ONE PLAN AND APPLE ACCOUNT 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) IF ON APPLE WATCH, TAP THE DEVICE; (IV) TAP FIND MY; AND (V) TURN ON FIND MY. 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.

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<sup>1</sup> AppleCare Service Company, Inc. ("Apple"), 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](https://apple.com/legal/applecare/applecareone). AppleCare+, a service contract providing hardware coverage, technical support, battery depletion, and accidental damage from handling coverage, can be purchased separately for individual eligible devices by going to [support.apple.com](https://support.apple.com) or calling Apple at (800-275-2273).

<sup>2</sup> 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](mailto: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](https://aigtheftandloss.com/vendor/apple/coveragedocs). To make a claim under the separate Theft and Loss coverage please call 833-778-4726.

<sup>3</sup> 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.

<sup>4</sup> 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](https://apple.com/legal/applecare/applecareone).

<sup>5</sup> For an iPhone with both screen and back glass damage, but no additional damage, separate Screen Only and Back Glass Only service fees will apply to the ADH Service. Back Glass Only service fees are not available on iPhone SE and iPhone models released prior to iPhone 12.

<sup>6</sup> 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.

<sup>7</sup> 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](https://apple.com/legal/applecare/applecareone).

<sup>8</sup> 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](https://apple.com/legal/applecare/applecareone) for a complete list of exclusions and limitations.