

AppleCare+ with Theft and Loss Program Summary and Disclosure

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

AppleCare+ with Theft and Loss is an optional device protection program that provides combined benefits under a service contract (AppleCare+) for hardware coverage, technical support, battery depletion, and accidental damage from handling (ADH), and an insurance policy (Theft and Loss) for loss and theft coverage. AppleCare+ with Theft and Loss is subject to certain terms, conditions, and limitations available at apple.com/legal/applecare/applecareplus/theftandloss/.

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. IT MUST REMAIN ENABLED, AND THE DEVICE MUST REMAIN ASSOCIATED WITH YOUR APPLE ACCOUNT THROUGHOUT THE THEFT OR LOSS CLAIM PROCESS. TO DO THIS, YOU MUST (I) OPEN THE SETTINGS APPLICATION ON YOUR DEVICE; (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 WHICH IS REQUIRED FOR THEFT AND LOSS COVERAGE IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE POLICY.

The program also provides coverage for accessories included in your device's original packaging, subject to applicable terms and conditions.

AppleCare+ with Theft and Loss

Coverage includes:

- **AppleCare+¹**
 - 24/7 priority access to Technical Support
 - Software support for apps
 - Express Replacement Service
 - Battery Depletion coverage
 - Accidental damage from handling coverage
- **Theft and Loss Coverage²**
 - AppleCare+ or Theft and Loss Coverage may be purchased separately.
 - Theft and Loss Coverage requires that, at the time the device is lost or stolen and throughout the claims process, Find My must be enabled on your device and the device must be associated with your Apple Account.

Coverage Limits, Service Fees and Deductibles

AppleCare+ with Theft and Loss provides coverage for:

- unlimited claims for accidental damage from handling while the plan is active, subject to the service fees listed below; and
- up to 2 incidents of theft or loss every 12 months from your date of purchase provided by AIG under Theft and Loss, subject to the deductibles below.

Service Fees and Deductibles

Make/Model	AppleCare+ Service Fees		Theft or Loss Deductible
	Screen Or Back Glass Damage ³	Other Accidental Damage	Theft Or Loss
All iPhones	\$29	\$99	\$149

There is no service fee or claim limit for hardware coverage under AppleCare+ 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.

Plan Costs⁴

Monthly Pay⁵

iPhone Model	AppleCare+	AppleCare+ With Theft and Loss
iPhone SE	\$4.49	\$7.99
iPhone 8 or 7	\$5.99	\$9.49
iPhone 16, 15, 14, 13, 13 mini, 12, 12 mini, 11	\$8.49	\$11.99
iPhone 16 Plus, 15 Plus, 14 Plus	\$9.49	\$12.99
iPhone 16 Pro, 16 Pro Max, 15 Pro, 15 Pro Max, 14 Pro, 14 Pro Max, 13 Pro, 13 Pro Max, 12 Pro, 12 Pro Max, 11 Pro, 11 Pro Max	\$10.49	\$13.99

24-month Fixed Term⁶

iPhone Model	AppleCare+	AppleCare+ With Theft and Loss
iPhone SE	\$79	\$149
iPhone 8 or 7	\$129	\$199
iPhone 16, 15, 14, 13, 13 mini, 12, 12 mini, 11	\$149	\$219
iPhone 16 Plus, 15 Plus, 14 Plus	\$179	\$269
iPhone 16 Pro, 16 Pro Max, 15 Pro, 15 Pro Max Pro, 14 Pro Max, 13 Pro, 13 Pro Max, 12 Pro, 11 Pro Max, 11 Pro, 11 Pro Max	\$199	\$269

Annual Pay⁷

iPhone Model	AppleCare+	AppleCare+ With Theft and Loss	AppleCare+ with Theft and Loss purchased through Apple Education Store, Apple Small Business Store, Apple EPP ⁸
iPhone SE	\$44.99	\$79.99	\$71.99
iPhone 8, 7, XR	-	-	-
iPhone 16, 15, 14, 13, 13 mini	\$84.99	\$119.99	\$107.99
iPhone 12, 12 mini, 11	\$84.99	\$119.99	-
iPhone 16 Plus, 15 Plus, 14 Plus	\$94.99	\$129.99	\$116.99
iPhone 16 Pro, 16 Pro Max, 15 Pro, 15 Pro Max, 14 Pro, 14 Pro Max, 13 Pro, 13 Pro Max	\$104.99	\$139.99	\$125.99
iPhone 12 Pro, 12 Pro Max, 11 Pro, 11 Pro Max	\$104.99	\$139.99	-

If you purchase a Fixed-Term plan, your AppleCare+ benefits and Theft and Loss coverage begin on the plan purchase date and end after 24 months. If you purchase the Monthly Pay plan or Annual Pay plan, your AppleCare+ benefits and Theft and Loss coverage begin on the plan purchase date and continue month-to-month, or year-to-year if applicable, unless cancelled or terminated.

You are not required to enroll in AppleCare+ with Theft and Loss to purchase or finance your new device. You may cancel coverage under either benefit at any time and receive an applicable refund, if any, as described in your AppleCare+ 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+ with Theft and Loss at any time in accordance with the plan documents.

Claim Filing Procedures and Requirements

If Your Device was Damaged, Lost or Stolen⁹:

- 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 under AppleCare+ with Theft and Loss, 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 iCloud account to place your device in Lost Mode, erase your device, and/or disable your device as instructed at the conclusion of the claim process.

For approved accidental damage from handling 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. 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.

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 applicable, authorized amount, set forth at support.apple.com/iphone/repair/service/express-replacement.

Repair or replacement service will be limited to the options available in the country where you request service.

Exclusions

Exclusions under both benefits include¹⁰: 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.

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NY Producer Compensation Disclosure

Theft and Loss 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 and Loss 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.

¹ 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 AppleCare+ 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+ benefits are subject to certain terms, conditions, and limitations. For detailed terms and conditions visit apple.com/legal/applecare/applecareplus/theftandloss/.

² Theft and Loss 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 and Loss benefits are 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 apple.com/legal/applecare/applecareplus/theftandloss/.

³ 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.

⁴ The premium for the Theft & Loss insurance coverage is invariable and independent of the cost of the service contract portion of the AppleCare+ Plan. Should the cost of the service contract portion of AppleCare+ be discounted, such discount to the service contract portion will not impact the premium for the Theft and Loss insurance coverage is neither a rebate nor inducement to buy the Theft & Loss insurance coverage.

⁵ Monthly Pay AppleCare+ and Theft and Loss has a monthly term.

⁶ Fixed Term AppleCare+ and Theft and Loss has a 24-month term.

⁷ Annual Pay AppleCare+ and Theft and Loss has a yearly term.

⁸ If you purchased Annual AppleCare+ with Theft and Loss for iPhone, through Apple Education Store, Apple Small Business Store or Apple EPP the price you paid includes the following price for AppleCare+: iPhone SE \$36.99; iPhone 16, 15, 14, 13 mini, 12, 12 mini, 11 \$72.99; iPhone 16 Plus, 15 Plus, 14 Plus \$81.99; iPhone 16 Pro, 16 Pro Max, 15 Pro, 15 Pro Max, 14 Pro, 14 Pro Max, 13 Pro, 13 Pro Max, 12 Pro, 12 Pro Max, 11 Pro, 11 Pro Max \$90.99.

⁹ Theft and Loss insurance may duplicate other insurance coverage, such as homeowner's or renter's insurance, that you may have. Theft and Loss insurance coverage 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.

¹⁰ This is not an all-inclusive list of benefit exclusions. Please see the AppleCare+ and Theft and Loss terms, conditions, and limitations available at apple.com/legal/applecare/applecareplus/theftandloss/ for a complete list of exclusions and limitations.