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 electronically evidencing coverage shortly after purchase.

AppleCare+ with Theft and Loss is an optional device protection program available for Apple Watch, iPad, and iPhone 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.[1] AppleCare+ with Theft and Loss is subject to certain terms, conditions, and limitations available at apple.com/legal/applecare/applecareplus/theftandloss/.[2] Theft and Loss Coverage may be purchased separately.[3]

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 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) 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+ with Theft and Loss

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, up to 2 claims every 12 months[4]
- Theft and Loss coverage requires devices to have Find My enabled, remain enabled, and associated with the Apple Account at the time the device is lost or stolen and throughout the claims process

Coverage Limits, Service Fees and Deductibles

AppleCare+ with Theft and Loss provides coverage for:

- Unlimited claims for ADH while the plan is active, subject to the service fees listed below. 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. 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").

- For iPhone, up to 2 claims of theft or loss every 12 months from your date of purchase provided by AIG under Theft and Loss, subject to the deductibles below.

- For iPad, up to 2 claims of theft or loss every 12 months from your date of purchase provided by AIG under Theft and Loss, subject to the deductibles below. **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, up to 2 claims of theft or loss every 12 months from your date of purchase provided by AIG under Theft and Loss, subject to the deductibles below. **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: Theft or Loss Deductible:	$69 $119
Apple Watch Ultra and Hermès:	Accidental Damage Service Fee: Theft or Loss Deductible:	$79 $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) models only):	Screen Damage Service Fee: Other Accidental Damage Service Fee: Theft or Loss Deductible:	$29 $99 $129
iPad (all other iPad models):	Other Accidental Damage Service Fee: Theft or Loss Deductible:	$49 $129
iPad Input Devices: Apple Pencil: Apple Pencil Pro: Apple-branded iPad Keyboard:	 Accidental Damage Service Fee: Accidental Damage Service Fee: Accidental Damage Service Fee:	 $29 $29 $29
iPhone:	Outer Display or Back Glass Damage Service Fee:[5] Cover Layer-Only Accidental Damage Service Fee: Inner Display Accidental Damage Service Fee: Other Accidental Damage Service Fee: Theft or Loss Deductible:	$29 $19 $99 $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.

AppleCare+ with Theft and Loss Plan Costs[6]

iPhone[7]

iPhone Model	Monthly	24-Month Fixed Term
iPhone SE:	$8.99	$179
iPhone 17e, 16e:	$10.99	$219
iPhone 8, 7:	$9.49	$199
iPhone 17, 16, 15, 14, 13, 13 mini, 12, 12 mini, 11:	$12.99	$259
iPhone 16 Plus, 15 Plus, 14 Plus:	$13.99	$279
iPhone Air:	$14.99	$299
iPhone 18 Pro, 18 Pro Max, 17 Pro, 17 Pro Max, 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:	$14.99	$299
iPhone Duo:	$19.99	$399

iPad[8]

iPad Model	Monthly	24-Month Fixed Term
iPad Air (4th generation and earlier):	$5.49	$119

iPad, iPad mini:	$5.49	$119
iPad Air (5th generation):	$6.49	$129
iPad Air 11” (M4, M3, M2):	$6.49	$129
iPad Air 13” (M4, M3, M2):	$7.49	$149
iPad Pro 11” (4th generation and earlier):	$8.49	$179
iPad Pro 11” (M5, M4):	$10.49	$199
iPad Pro 12.9” (4th generation and earlier):	$8.49	$179
iPad Pro 12.9” (6th and 5th generation):	$10.49	$199
iPad Pro 13” (M5, M4):	$11.49	$219

Apple Watch[9]

Apple Watch Model	Monthly	24-Month Fixed Term
Apple Watch Series SE:	$2.99	$69
Apple Watch Series 3, 4, 5, 6, 7, 8, 9, 10, 11, 12:	$4.99	$99
Apple Watch Ultra:	$5.99	$119

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 plan or Annual 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.

Claim Filing Procedures and Requirements

If Your Device was Damaged, Lost or Stolen:

- 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. 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 Bands, replacement bands may differ in material and color, subject to availability. 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, erase your device, and/or disable your device as instructed at the conclusion of the claim process.

For approved ADH 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.

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.[10] Please see the AppleCare+ with Theft and Loss Terms and Conditions for available service options.

Exclusions

Exclusions under both benefits include[11]: 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 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) 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 POLICY.

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[1] Theft and Loss insurance availability is not dependent upon the purchase of non-insurance services or products, and vice versa. Best Buy Stores, L.P. ("Best Buy") holds a Limited License No. 882463 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. Best Buy 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. Compensation will be paid to Best Buy, by an agent of the insurer, Apple, Inc. (Limited License #926146), based on the sale of the insurance plan selected by you. Additional compensation is paid to Best Buy 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 Best Buy 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 a Best Buy store employee, who is authorized to provide you with such information on behalf of Best Buy.

[2] 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/.

[3] 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 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 claim under the separate Theft and Loss coverage please call 833-778-4726.

[4] 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.

[5] 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.

[6] The price of the plan includes the premium for the Theft and Loss insurance coverage. 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.

[7] For Monthly plans, the premium is $3.50 per month. For Annual plans, the premium is $35 per year. For Fixed-Term plans, the premium is $70.

[8] For Monthly plans, the premium is $2.00 per month. For Annual plans, the premium is $20 per year. For Fixed-Term plans, the premium is $40.

[9] For Monthly plans, the premium is $1.00 per month. For Annual plans, the premium is $10 per year. For Fixed-Term plans, the premium is $20.

[10] 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/applecareplus/theftandloss/.

[11] 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.