Product Disclosure Statement

Accidental Damage from Handling and Theft and Loss

Prepared by:

AIG Australia Limited

ABN 93 004 727 753 AFSL 381686

Level 13, 717 Bourke Street,

Docklands VIC 3008

Australia

Important information

As a purchaser of AppleCare One for Accidental Damage from Handling ("ADH") for Covered Equipment and Theft and Loss coverage for iPhones, iPads, and Apple Watches enrolled in the AppleCare One plan, You are entitled to the benefit of the ADH, Theft, and Loss insurance coverage which is underwritten by AIG and is a component of the AppleCare One suite of services. The ADH, Theft, and Loss coverage cannot be purchased separately from the Plan. For details of the Plan, please read carefully the Terms.

This Product Disclosure Statement ("PDS") contains information about the key benefits and significant features of the ADH, Theft, and Loss coverage and important information about Your rights and obligations including information about Cooling Off Period, Privacy, General Insurance Code of Practice and Dispute Resolution. The purpose of this PDS is to give You information You may require to make an informed decision about whether to purchase the Plan which includes the ADH, Theft, and Loss coverage. Some of the words and phrases frequently used in this PDS and the Apple notice (see below) have special meanings. Their meanings are explained in the Definitions Section of this PDS as well as Your Terms. Any information contained in this PDS is general information only and is not intended to constitute advice, nor is it a recommendation or an opinion that the ADH, Theft, and/or Loss coverage is suitable for or takes into account, Your specific objectives, financial situation or particular needs.

How the Accidental Damage from Handling and Theft and Loss insurance cover works?

The ADH, Theft, and Loss coverage is issued/insured by:

AIG Australia Limited

ABN 93 004 727 753 AFSL 381686
Level 13, 717 Bourke Street,
Docklands VIC 3008
Australia

We issue/insure the ADH, Theft, and Loss coverage pursuant to an Australian Financial Services Licence granted to Us by the Australian Securities and Investments Commission.

This PDS was prepared by AIG on 1 September 2026.

Target Market Determinations (TMDs)

AIG Australia Limited (AIG) is required to have Target Market Determinations for its retail client insurance products in accordance with the Corporations Act 2001. View AIG's TMD for AppleCare One.

What is a TMD?

A TMD is a document created by AIG which seeks to offer customers, distributors and staff with an understanding of the class of customers for which the product has been designed and sets out:

- who is in the target market and who the product is not designed for;
- any distribution conditions and restrictions for the product;
- review periods and events that may trigger a review of the TMD; and
- reporting obligations for AIG's distributors.

The TMD is not intended and should not be treated as a full summary of the product's terms and conditions and is not intended to provide financial advice. Customers must refer to the Product Disclosure Statement (PDS) and any supplementary disclosure documents for the terms and conditions of the product when making a decision to acquire the product. TMD's for all AIG retail products are available on AIG's website at aig.com.au.

AIG is committed to offering high quality insurance products to meet our customer needs and which offer real value. AIG achieve this by taking a consumer-centric approach when designing and distributing our products.

PRODUCT DISCLOSURE STATEMENT

Cover available

Your ADH, Theft, and Loss coverage is for a term of one month which renews automatically each month ("Monthly Plan") subject, to the provision of a monthly renewal notice to you and your monthly payment of the AppleCare One fee, inclusive of the monthly premium.

Your Plan covers up to three (3) of the following devices that are associated with the Apple Account you used to purchase the Plan provided they are enrolled under the Plan and a Slot is available for it to be enrolled: AirPods, Apple TV, Apple Watch (including the one Apple-branded band, Nike Sport band, or Hermès Sport band supplied in the same box as your covered Apple Watch), Beats device, HomePod, iPad, and iPhone (collectively, "iOS Devices"), Apple-branded Mac computer or display (collectively, "Mac and Apple Display Devices"); and Apple Vision Pro ("Vision Pro Devices"). Only one Vision Pro Device may be enrolled under the Plan at one time. Once enrolled under the Plan, the device is considered a "Covered Device" under the Plan and becomes subject to the terms of the Plan. Covered Devices includes the accessories contained inside the original packaging of your device.

Additional iOS Devices, Mac and Apple Display Devices, and/or Vision Pro Devices tied to the Apple Account that purchased the Plan may be added as a Covered Device under a new Slot by paying a supplemental per-device fee. If added, the device will be entitled to all the services provided under the Plan However, the addition of a Covered Device to a new Slot will not increase (i) the Plan's device limitations that only one Vision Pro may be registered under the Plan at one time; or (ii) the Theft and Loss claims limits specified under the Plan.

The following accessories that are compatible and used with Covered Devices may be enrolled under the Plan and will not count towards the Plan's three (3) Covered Device limitation: Apple Pencil, Apple Pencil Pro, Apple-branded iPad keyboard (collectively, "iPad Input Devices");

Apple-branded mouse, Magic Trackpad, and/or Apple-branded keyboard; an Apple-branded VESA mount and/or stand; and Apple memory modules (RAM) and an Apple USB SuperDrive (collectively, “Mac Accessories”). Up to ten (10) Accessories may be registered under the Plan. Once enrolled under the Plan, the accessory is considered an “Accessory” under the Plan and becomes subject to the terms of the Plan.

You are free to remove a Covered Device or Accessory from coverage under the Plan and substitute another device or accessory in place of such Covered Device or Accessory. In such circumstance (i) from the time of removal, such Covered Device or Accessory will no longer be covered; and (ii) the substituted device or accessory will be covered as a Covered Device or Accessory in place of such removed Accessory or Covered Device from the time of such substitution.

Covered Equipment include any replacement product provided to you by Apple under the terms of the Plan

ADH, Theft, and Loss coverages are limited to the benefits and subject to the terms, conditions and exclusions found in the AppleCare One Terms and Conditions, including but not limited to those found in Sections 4, 8, and 9.

ADH coverage applies to an iOS Device, Mac and Apple Display Devices and/or Vision Pro Devices and (if applicable) their Accessories and covers an operational or mechanical failure caused by an accident from handling that is the result of an unexpected and unintentional external event (e.g., drops and liquid contact from spills) that arises from Your normal daily usage of such devices as intended for such devices.

Theft and Loss coverage only applies to iPhones, iPads, and Apple Watches (including the Apple Watch Strap if lost or stolen at the same time as the covered Apple Watch (“**Devices**”) that is (i) misappropriated by another person with the intention of permanently depriving You of such Device and (ii) a Device that is accidentally misplaced and is unrecoverable.

There are a number of coverage exclusions listed in Section 9 of your AppleCare One Terms and Conditions and which include the following:

ADH coverage does not include cover for: (i) protection against normal wear and tear, theft, misplacement, reckless, abusive, willful or intentional conduct associated with handling and use of the Covered Equipment; (ii) protection against any other act or result not covered by the Plan, as set out in Section 9 of the Plan; or (iii) any resultant damage to the Covered Equipment that arises from one or more conditions described in (i) or (ii).

Theft and Loss coverage does not include cover for: (i) loss of value of the Devices (ii) loss of any software or data and the recovery thereof; (iii) loss of use of the Covered Equipment; (iv) fraudulent or intentional conduct by You or others using the Covered Equipment with your permission; (v) voluntary parting with Your Covered Equipment; (vi) theft or loss of any iPad Input Device; (vii) the theft or loss of the Apple Watch Band unless lost or stolen with the covered Apple Watch; (viii) the theft or loss of any band that is not the covered Apple Watch Band; (ix) any other act or result not covered by the Plan as set out in Section 5.2 of the Terms; or

For You to be eligible for Theft or Loss coverage, you must have Find My enabled on Your Covered Device at the time of the Theft or Loss. Find My must remain enabled, and Your Covered Device must remain associated with Your Apple Account, throughout the Theft or Loss claims process. **Please note Share My 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 this Policy. See Section 4 in the terms for instructions on how to enable Find My.**

Benefits

If Your Covered Equipment fails because of accidental damage from handling, Apple will, subject to the relevant service fee either (i) repair the defect using new parts or previously used genuine Apple parts that have been tested and pass Apple functional requirements, or (ii) exchange the Covered Device with a replacement product that is new or comprised of new and/or previously used genuine Apple parts that have been tested and pass Apple functional requirements (each, a "Service Event").

If repair or replacement are not possible or available, AIG or Apple, at its reasonable discretion, will reimburse you with Apple store credit, an Apple Gift Card sent to Your Apple Account, or cash in the amount equal to Apple's current retail price for the original Covered Device (or, if Apple does not currently sell the Covered Device model, the retail price at which Apple last sold the Covered Device model), or the amount paid for the Covered Device as shown on the original proof of purchase, whichever is greater. Reimbursement only applies when your claim is made in, and fulfilled to, the country where you purchased this Plan. In the event a reimbursement is made, the original Covered Device will become Apple's property, and your Plan will automatically terminate as you are no longer in possession of the Covered Device.

IMPORTANT: Your Plan entitles you to unlimited Service Events for ADH that occur whilst your Plan is active, up to the date the Plan is cancelled or otherwise terminated. Requests for a Service Event for ADH Service, where such event occurred after the Plan has been cancelled or terminated will not be covered by the Plan.

Your Plan also entitles you to three (3) Service Events for the Theft and Loss coverage during each twelve (12)-month period across all covered iPhones, iPads, and Apple Watches from the date such devices are enrolled in the Plan. Any unused Service Events for the Theft and Loss coverage will expire and you will get three (3) new Service Events for the Theft and Loss coverage within the next twelve (12)-month period of continued coverage. All other Plan benefits continue throughout. In the event you use your third available Service Event for the Theft and Loss coverage before the end of a twelve (12)-month period based on your Plan purchase date, Apple will notify you that you may remove or replace covered iPhones, iPads, or Apple Watches from the Plan. If you elect removal, you may replace such devices with a new device in which case such device will become a Covered Device under the Plan. However, in such a case coverage will only be provided for ADH.

You can also elect to cancel your Plan at any time. If you elect to cancel your Plan, you must notify Apple in accordance with your Terms. If you elect to cancel, Apple will send you notice of non-renewal in accordance with applicable law. If you do not notify Apple you wish to cancel your Plan, your Plan will continue in force and renew at the same monthly price subject to Section 7 of your Terms.

Please Note: Each covered incident of Theft, Loss, or ADH is considered a Service Event subject to the service fees set out below and in Section 8 of your Terms.

This Plan is intended to and does only apply to Your Covered Equipment. This Plan is not for Your commercial use and may not be used by You in furtherance of any private gain including, but not limited to, seeking service for devices owned by others and which are not covered by this Plan. You may not sell, transfer, subcontract, delegate, or assign any of Your rights under the Plan. Apple has the right to monitor Your service requests to ensure compliance. Breach of this condition will result in cancellation of this Plan.

Costs Premiums

You are the beneficiary under the Master Policy and the cost of Your Plan includes the premium for the ADH coverage which ranges between eight percent (8%) and forty-eight percent (48%) of the cost of Your Plan.

Service fee*

If You make a claim, You may be required to pay the relevant service fee to Apple as follows:

i. iOS Devices Service Fees

AirPods:	A$45
Apple TV:	A$19
Apple Watch Accidental Damage:	
Apple Watch (excluding Ultra, Hermès and Edition):	A$99
Apple Watch Ultra:	A$119
Apple Watch Edition, Hermès, Hermès Ultra:	A$119
Apple Watch (all models) Theft and Loss:	A$179
Beats:	A$45
HomePod mini:	A$19
HomePod:	A$55
iPad:	
iPad Input Device:	
Apple Pencil:	A$45
Apple Pencil Pro:	A$45
Apple-branded iPad keyboard:	A$45
Screen-Only Damage (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):	A$45
Other Accidental Damage (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)):	A$149
Other Accidental Damage (all other models):	A$65
Theft and Loss:	A$199
iPhone:	
Screen-Only Accidental Damage:	A$45
Back Glass-Only Accidental Damage (not available on iPhone SE and iPhone models released prior to iPhone 12):	A$45
Other Accidental Damage:	A$149
Theft and Loss:	A$229

**Fees include applicable taxes payable by you.*

1. Specific service event terms for iPhone

For iPhone Screen-Only or Back Glass-Only ADH Service Events, either the iPhone Screen-Only or Back Glass-Only Damage Service Event fee will apply to each Service Event. The iPhone must have no additional damage other than to the screen or back glass, including, but not limited to, a bent or dented enclosure, that would prevent Apple from replacing either the screen or back glass on the Covered Device. An ADH Service Event for an iPhone with additional damage will be subject to the iPhone Other Accidental Damage from Handling Service Event fee.

For iPhone Screen-Only and Back Glass-Only ADH Service Events, both the iPhone

Screen-Only and Back Glass-Only Service Event fees will apply to each Service Event. The iPhone must have no additional damage other than to the screen and back glass, including, but not limited to, a bent or dented enclosure, that would prevent Apple from replacing the screen and back glass on the Covered Device. An ADH Service Event for an iPhone with additional damage will be subject to the iPhone Other Accidental Damage from Handling Service Event fee.

You may elect to use Express Replacement Service (“ERS”) for an iPhone Screen-Only, iPhone Back Glass-Only, or iPhone Screen-Only and Back Glass-Only ADH Service Event , but your claim will be charged the iPhone Other Accidental Damage from Handling Service Event fee because a replacement item of a Covered Device will be provided to you.

Back Glass Damage repairs are not available on devices other than iPhones. Back Glass-Only Damage repair is not available on iPhone SE and iPhone models released prior to iPhone 12.

2. Specific service event terms for iPad

ADH Service for an iPad Input Device will count as a separate Service Event from ADH Service of your iPad, subject to a separate Service Event fee, even if both your iPad and an iPad Input Device are damaged at the same time.

ADH Service for iPad Input Devices is limited to one iPad Input Device and/or the replacement iPad Input Device provided to you by Apple under this Plan that is used with your covered iPad.

For all iPad Screen-Only Damage claims, the iPad Screen-Only Damage Service Event fee specified above will apply to the ADH Service. The iPad must have no additional damage other than to the screen, including, but not limited to, a bent or dented enclosure, that would prevent Apple from replacing the screen on the iPad. An iPad with additional damage will be charged as iPad Other Accidental Damage for the ADH Service. If you elect to use Express Replacement Service (“ERS”) for an iPad Screen-Only Damage claim, your claim will be charged as iPad Other Accidental Damage because a replacement iPad will be provided to you. iPad Screen-Only Damage repairs and Service Event fees are only applicable to the iPad models specified in the Service Event fee table above.

ii. Mac and Apple Display Service Fees

	MacBook Neo 13” (A18 Pro)	Mac (all other models)	Apple Display
Tier 1 ADH Service Event - Screen-Only ADH Damage - External Enclosure-Only ADH Damage	A$79	A$149	A$149
Tier 2 ADH Service Event - Other Accidental Damage from Handling	A$249	A$429	A$429

For Mac and Apple Display to qualify for the Tier 1 ADH Service Event fee, the Covered Device must have no additional damage beyond the screen-only damage (if applicable) or the external enclosure-only damage where such additional damage would prevent Apple from repairing the display or external enclosure. ADH damage to the Apple-branded stand and/or VESA mount used with your Apple-branded display will be treated as External Enclosure-Only ADH Damage.

Mac and Apple Display with additional damage will be charged the price of the Tier 2 ADH Service Event.

iii. Vision Pro Service Fees

Tier 1 ADH Service Event -ADH to Included Accessories	A$45
Tier 2 ADH Service Event -Other ADH	A$449

To qualify for the Tier 1 ADH Service Event fee, the covered Vision Pro Device must have no additional damage beyond the Included Accessories that would prevent Apple from repairing and/or replacing the included Accessories. A covered Vision Pro Device with additional damage will be categorised as Other Accidental Damage claims and will be charged the applicable Service Fee for same.

Service may be limited to Australia. If you seek service for ADH, Theft, or Loss, if available, under this Plan in a country other than Australia, the Service Event fee or local equivalent fee may need to be paid in that country's currency and at that country's applicable rate.

For further details, please visit the AppleCare+ support website at apple.com/au/legal/sales-support/applecare/applecareplus and select the appropriate device and location in which you seek service to view the applicable terms and fees.

How to make a claim?

For Theft and Loss Coverage Services, you must submit your claim whilst the Plan is operative and prior to any cancellation or termination of the Plan by calling Apple or by accessing support.apple.com/en-au.

For ADH claims, you must submit any ADH claim by visiting an Apple retail store or an Apple Authorised Service Provider, by calling Apple at 1-300-321-456, or by accessing support.apple.com/en-au.

When you report or otherwise submit a claim, you may be required to provide an explanation of where and when the accident occurred with a detailed description of the actual event. If your claim is approved, you will have to pay the relevant Service Event fee to Apple.

You must comply with all terms and conditions of this Plan to receive service or support.

When You submit a claim, you may be required to provide an explanation of where and when the accident occurred with a detailed description of the actual event. If Your claim is approved, You will have to pay the relevant service fee to Apple. Please see Sections 6 and 7 of the Terms for more details on how to make a claim.

Confirmation of Transaction for Claims

Under the law if you are a retail client* you are entitled to confirmation information (the "Confirmation") as to when AIG accepts or settles a claim made by you under this insurance coverage (the "Transaction").

AIG has established a facility under which you can send an email to us at claimsadamin@aig.com, requesting the Confirmation of the Transaction. We will aim to provide Confirmation of the Transaction to you as soon as reasonably practicable.

We will assume that you agree to the use of the facility to obtain the Confirmation of the Transaction, unless you advise us at the above email address you do not agree to the use of the facility and that you wish to obtain Confirmation of the Transaction in another way.

* A retail client means an individual or small business. A small business means:

(a) a manufacturing entity with 100 employees or fewer; or
(b) a non-manufacturing entity employing 20 individuals or less.

Cooling off period

Once Your ADH, Theft, and Loss coverage has commenced You have a 30-day cooling off period within which You may cancel the ADH, Theft, and Loss coverage. To cancel Your ADH, Theft, and Loss coverage during the cooling off period, please send Apple Your written request to cancel Your ADH, Theft, and Loss coverage. You will receive a full refund less the value of any service provided or claims made under the Plan. However, if you elect not to be covered by ADH, Theft, and Loss coverage, You will need to cancel the entire Plan.

The Code of Practice

AIG Australia Limited is signatory to the General Insurance Code of Practice ("Code"). The Code sets out the minimum standards of service that can be expected from the insurance industry and requires insurers to be open, fair and honest in their dealings with customers.

We are committed to adhering to the objectives of the Code and to uphold these minimum standards when providing services covered by this Code. The Code objectives will be followed having regards to the law and acknowledging that a contract of insurance is a contract based on the utmost good faith.

The Code Governance Committee is the independent body that monitors and enforces insurers' compliance with the Code. Their purpose is to drive better Code compliance and helping the insurance industry to improve its service to consumers.

For more information on the Code, please visit codeofpractice.com.au/.

For more information on the Code Governance Committee please visit insurancecode.org.au.

The Financial Claims Scheme

The protection provided under the Federal Government's Financial Claims Scheme (the "Scheme") applies to this Insurance. In the unlikely event that We are unable to meet Our obligations under this insurance, as a person entitled to make a claim under this insurance cover, You may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at fcs.gov.au/.

Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something
If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.
If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Duty to take reasonable care not to make a misrepresentation

If You are purchasing the AppleCare One wholly or predominantly for Your own personal, domestic or household purposes, You will have a new duty to take reasonable care not to make a misrepresentation.

Your duty

You have a duty to take reasonable care not to make a misrepresentation to Us before You enter into a contract of insurance. You have the same duty when You renew, extend, vary or reinstate an insurance contract.

This means that You must take reasonable care to answer accurately and completely all of the questions We ask You. If You are unsure about the requirements of any of Our questions, please tell Us. If You need to check Your records or other information before answering, please make sure You do so. In answering Our questions, You should also make sure You provide accurate and complete answers for anyone else to whom the questions apply.

Your compliance with this duty is very important as We make Our decisions whether to insure You and, if so, on what terms based on the information You provide.

If You fail to take reasonable care and make a misrepresentation to Us, We may be entitled to:

- cancel Your insurance contract;
- deny a claim or reduce the amount We will pay You if You claim, or
- if the misrepresentation was made fraudulently, treat the policy as if it never existed.

<u>For Monthly Plan Renewals</u>

Before your Monthly Plan which includes ADH, Theft, and Loss insurance coverage, is renewed, We may ask You questions that are relevant to Our decision to continue to insure the ADH, Theft, and Loss coverage included within Your Plan and on what terms. In response to any such questions, You have a duty of disclosure under the Insurance Contracts Act 1984 and tell Us anything that You know of that a reasonable person in the circumstances would include in answering the questions.

Also, We may give You a copy of anything You have previously told Us and ask You to advise if it has changed. If We do this, You must tell Us about any change or tell Us that there is no change.

If You do not tell Us about a change to something You have previously told Us, You will be taken to have confirmed to Us that there is no change.

Please note that the Duty to take reasonable care not to make a misrepresentation set out above and which may apply after 5 October 2021, will also apply to your monthly plan renewal.

Privacy consent and disclosure

This notice sets out how AIG collects, uses and discloses personal information about:

- You, if an individual; and
- other individuals You provide information about.

Further information about Our Privacy Policy is available at aig.com.au or by contacting Us at australia.privacy.manager@aig.com or on 1300 030 886.

How We collect Your personal information?

AIG usually collects personal information from You or Your agents.

AIG may also collect personal information from:

- Our agents and service providers;
- other insurers;
- people who are involved in a claim or assist Us in investigating or processing claims, including third parties claiming under Your policy, witnesses and medical practitioners;
- third parties who may be arranging insurance cover for a group that You are a part of;
- providers of marketing lists and industry databases; and
- publicly available sources.

Why We collect Your personal information?

AIG collects information necessary to:

- underwrite and administer Your insurance cover;
- improve customer service and products and carry out research and analysis, including data analytics; and
- advise You of Our and other products and services that may interest You.

You have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information. Failure to disclose information required may result in AIG declining cover, cancelling Your insurance cover or reducing the level of cover, or declining claims.

To whom We disclose Your personal information?

In the course of underwriting and administering Your policy, We may disclose Your information to:

- Your or Our agents, entities to which AIG is related, reinsurers, contractors or third-party providers providing services related to the administration of Your policy;
- banks and financial institutions for policy payments;
- Your or Our agents, assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
- entities to which AIG is related and third-party providers for data analytics functions;
- other entities to enable them to offer their products or services to You; and
- government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG is likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, Canada, Bermuda, United Kingdom, Ireland, Belgium, the Netherlands, Germany, France, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which You have a claim and such other countries as may be notified in Our Privacy Policy from time to time. You may request not to receive direct marketing communications from AIG.

Access to Your personal information

Our Privacy Policy contains information about how You may access and seek correction of personal information We hold about You. In summary, You may gain access to Your personal information by submitting a written request to AIG. In some circumstances permitted under the Privacy Act 1988 (Cth), AIG may not permit access to Your personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

Complaints

Our Privacy Policy also contains information about how You may complain about a breach of the applicable privacy principles and how We will deal with such a complaint.

Consent Acknowledgment

Your application for the Plan includes a consent that You, and any other individuals You provide information about, consent to the collection, use and disclosure of personal information as set out in this notice.

Complaints and Feedback

Learning about Your experiences with Us and Our service partners helps to improve the way We do business with You. If You have feedback, or an issue You would like resolved We encourage You to make contact. Below is information on how to contact Us and how We will work together to resolve any concerns You have.

How to provide feedback

1. **Speak to Our Complaints team**

Our complaints team can be contacted on 1800 339 669. To get the best out of Your call with Us, please have Your Terms, Your Plan Confirmation and/or claim number available and any specific information about the issue.

2. **Provide Your feedback in writing**

If You would prefer to provide Your feedback or complaint in writing You can do so by lodging Your complaint on Our website, or by writing to:

The Complaints Team
AIG Australia Limited
Level 13, 717 Bourke Street
Docklands VIC 3008

Email: aucomplaints@aig.com

What happens if You make a complaint?

If You make a complaint, We will record Your complaint and make sure that Your concerns are addressed as quickly as possible and seek to achieve a fair outcome for both parties.

We will assess Your complaint upon receipt. During the complaints process as set out in this notice, We will meet the following requirements in respect of Your complaint.

- Acknowledge Your complaint within one (1) business day or as soon as practicable.
- We will tell You who will handle Your complaint and their contact details.
- We will, where applicable, keep You informed via Your preferred method of communication of the progress of Your complaint every ten (10) business days, more frequently or necessary or as agreed by both of Us.
- We will treat Your complaint respectfully and handle all personal information in accordance with Our Privacy Policy.
- Within 30 calendar days from the date We receive Your complaint, We will provide a response to Your complaint.

If We cannot meet any of the stated time frames, We will communicate to You the reasons why this has not been possible. We will also advise You when You should expect to receive a response or decision, Your right to complain to the Australian Financial Complaints Authority (AFCA) if You are dissatisfied with such reasons and provide You with the contact details for AFCA.

What You can do if You are not happy with Our response to Your complaint?

If You are not satisfied with Our response to Your complaint, You may wish to have the matter reviewed by Our Internal Dispute Resolution Committee ("Committee").

If You wish to have Your complaint reviewed by the Committee, please telephone or write to the complaints team as per the details above. As part of Your request, please include detailed reasons for requesting the review and the outcome You are seeking. This information will assist the Committee in carrying out its assessment and review of Your complaint.

A written response setting out the final decision of the Committee and the reasons for this decision will be provided to You.

If We are unable to provide a response within 30 calendar days of receipt of the initial complaint, We will inform You of (i) the time frame for when Your complaint will be heard by the Committee, (ii) when You should expect to receive a response from the Committee; (iii) the reasons for such delay; (iv) Your right to complain to AFCA if You are dissatisfied with such reasons; and (v) the contact details for AFCA.

You can take Your complaint to AFCA at any time, including:

- if We have been unable to resolve Your complaint within 30 calendar days;
- You are dissatisfied with the outcome of Your complaint; or
- You are dissatisfied with the findings of the Committee.

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers. AFCA can make decisions with which AIG is obliged to comply.

Under AFCA Rules, Your complaint may be referred back to Us if it has not gone through Our complaints process.

AFCA's contact details are:

Australian Financial Complaints Authority (AFCA)
GPO Box 3
Melbourne VIC 3001
Website: afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)

The use of AFCA does not preclude You from subsequently exercising any legal rights which You may have if You are still unhappy with the outcome. Before doing so however, We strongly recommend that You obtain independent legal advice.

If Your complaint does not fall within AFCA's Rules, We will advise You to seek independent legal advice or give You information about any other external dispute resolution options where available to You.

Sanctions Exclusion

The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America or the Commonwealth of Australia.

GST

The amount of premium payable for this cover also includes an amount on account of GST. The sums insured under this Policy exclude GST.

When we make a payment under this Policy for the acquisition of goods, services or other supplies we will reduce the payment by the amount of any input tax credit that You are or would have been entitled to if You made a relevant acquisition.

Where You are registered for GST You must tell us Your correct input tax credit entitlement. Any fines or penalties arising from Your incorrect advice are payable by You.

Changes to this PDS

The information in this document is current as at the date of this PDS. We may change some of the information in the PDS that is not materially adverse from time to time without needing to notify You. You may review the current version of the PDS at any time by visiting the website apple.com/au/legal/sales-support/applecare/applecareplus/au/tl/.

Should You require it, We will provide You with a paper version of this PDS free of charge upon receipt of such request. If it becomes necessary, We will issue a supplementary or replacement PDS.

Definitions

Apple means Apple Pty Limited ABN 46 002 510 054.
ADH coverage means the accidental damage from handling insurance cover that commences immediately upon Your purchase of the Plan.
Covered Equipment means as applicable the Accessories and/or the Covered Devices as described on Your proof of coverage document
Insurer means AIG Australia Ltd

Loss means where You have accidentally misplaced Your Covered Device and it is unrecoverable.
Master Policy means the group insurance policy issued to Apple by Us and referred to in the Apple notice.
PDS means Product Disclosure Statement.
Plan means the service contract that governs the hardware service and technical support provided to You by Apple under the AppleCare One.
Slot means a slot available or purchased under the Plan which entitles you to a device under the Plan and for it to be covered as a Covered Device under the Plan.
Terms means the terms and conditions of the AppleCare One Plan.
Theft means the unauthorised dishonest misappropriation of Your Covered Device by another person with the intention of permanently depriving You of Your Covered Device.
You, Your means the person who has purchased the Plan and is a beneficiary of the Master Policy.
We, Us, Our, AIG means AIG Australia Limited ABN 93 004 727 753 AFSL 381686.

For any enquiries and assistance

AIG Customer Service Centre
Email: australia.acplus@aig.com