

NOTICE FROM APPLE

For the purposes of the Accidental Damage from Handling ("ADH") and Theft and Loss coverage, Apple is a group purchasing body and has arranged this ADH and Theft and Loss coverage through a group insurance policy issued to Apple by AIG. General factual information about the ADH and Theft and Loss coverage is set out in the Accidental Damage from Handling and Theft and Loss Product Disclosure Statement ("PDS"). Please read this information carefully. Should you require it, Apple will provide you with a printed copy of the PDS and the Terms free of charge if you contact Apple at 1300 321 456.

Apple is not the issuer of the ADH or Theft and Loss coverage and does not guarantee any benefits under the Master Policy. AIG reimburses Apple for any administrative costs necessarily incurred by Apple to ensure ADH and Theft and Loss coverage is issued to you. You, however, are a beneficiary under the Master Policy. This means that subject to the Terms, your claim for accidental damage from handling ("ADH claim"), theft, or loss will be covered and paid by AIG. AIG has appointed and authorised Apple and any applicable third party to deal with any ADH and Theft and Loss claims.

Apple does not hold an Australian financial services license. Apple is not authorised to provide any financial advice in respect of the ADH or Theft and Loss coverage. You should consider obtaining Your own financial product advice about ADH or Theft and Loss coverage from a person who is able to give such advice under an Australian Financial Services License.

If the Master Policy is terminated, AIG will continue to meet claims for the ADH and Theft and Loss coverage specified in the PDS and Terms provided that You have purchased Your Plan prior to termination of the Master Policy and Your ADH or Theft and Loss claim is made within the duration of Your Plan. Apple will give You prior written notice if the Master Policy ends, but does not need to notify You if substantially similar cover applies or will apply for such period (or remainder of such period). If You are not provided with such notice, Apple is liable to compensate You for any loss or damage You may suffer as a result of Apple's failure to notify You. You can verify the status of Your ADH and Theft and Loss coverage by contacting Apple at 1300 321 456.

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