

Property & Casualty Insurance

Carrier: Zurich Insurance Group
Policy Number: PC-2024-APPLE-004
Coverage Limits: \$10B replacement cost coverage
Deductible: \$10M
Effective Dates: Jan 1, 2024 – Dec 31, 2024

Notes:

Covers Apple Park, data centers, retail stores, and distribution facilities worldwide.

Detailed Policy Overview:

This policy document provides comprehensive coverage information for Apple Inc. It includes key terms, coverage limits, deductibles, and renewal details. Apple maintains this coverage as part of its enterprise risk management framework, ensuring protection against significant financial, operational, and reputational risks. The policy has been reviewed by management and external advisors to ensure adequacy relative to the Company's size, global footprint, and industry benchmarks. Ongoing monitoring is performed by the Risk Management and Legal departments, with periodic updates provided to the Audit Committee and Board of Directors. Renewal discussions are initiated well in advance of expiration dates, and brokers are engaged to obtain competitive terms across the global insurance marketplace. This policy document provides comprehensive coverage information for Apple Inc. It includes key terms, coverage limits, deductibles, and renewal details. Apple maintains this coverage as part of its enterprise risk management framework, ensuring protection against significant financial, operational, and reputational risks. The policy has been reviewed by management and external advisors to ensure adequacy relative to the Company's size, global footprint, and industry benchmarks. Ongoing monitoring is performed by the Risk Management and Legal departments, with periodic updates provided to the Audit Committee and Board of Directors. Renewal discussions are initiated well in advance of expiration dates, and brokers are engaged to obtain competitive terms across the global insurance marketplace. This policy document provides comprehensive coverage information for Apple Inc. It includes key terms, coverage limits, deductibles, and renewal details. Apple maintains this coverage as part of its enterprise risk management framework, ensuring protection against significant financial, operational, and reputational risks. The policy has been reviewed by management and external advisors to ensure adequacy relative to the Company's size, global footprint, and industry benchmarks. Ongoing monitoring is performed by the Risk Management and Legal departments, with periodic updates provided to the Audit Committee and Board of Directors. Renewal discussions are initiated well in advance of expiration dates, and brokers are engaged to obtain competitive terms across the global insurance marketplace. This policy

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