

Accidental Damage Protection



Care Pack, part of HP Care

Service benefits

- Protect against unforeseen and unintentional events that cause physical damage to your equipment
- Convenient onsite support, where available
- Reliable response times
- High-quality support
- Flexible and free-of-charge shipment options at or from your location
- Repair handled at and by approved HP repair centers and agents, with remote service provided by approved HP technicians whenever possible

Service feature highlights

- Accidental damage protection
- Remote problem diagnosis and support
- Onsite/Offsite Hardware Support determined by your existing coverage (Warranty/HP Care Pack)
- Replacement parts and materials included
- Shipment to the HP authorized repair center
- Replacement service
- Return shipment

Service overview

Accidental Damage Protection provides protection against accidental damage to your HP product that occurs during the contracted period. Accidental damage refers to accidental physical breakage or failure of your covered equipment due to an unforeseen and unintentional event that causes physical damage to the covered equipment and which affects its functionality, such as if you accidentally spill liquid on your keyboard or accidentally drop your HP Notebook. Accidental Damage Protection can help you avoid out-of-pocket repair or replacement costs caused by these unexpected events.

Should your HP product be subject to an event that is covered under Accidental Damage Protection, your covered equipment will either be repaired or replaced with an HP product of at least equivalent functionality at no extra charge, subject to the terms, conditions, and exclusions described in full in the Accidental Damage Protection policy document.*

The delivery model of the Accidental Damage Protection service (in terms of onsite/offsite) will align to the existing coverage of your support on the hardware, i.e. the entitlement of Accidental Damage Protection will match the entitlement of your base warranty or existing HP Care Pack.

Specifications

Table 1. Accidental Damage Protection features

Feature	Delivery specifications
Accidental damage protection	<p>Accidental Damage Protection provides protection (i.e., repair or replacement) against accidental damage to the Customer's covered HP product that occurs during the covered period.</p> <p>Accidental damage refers to the accidental physical breakage or failure of your HP covered equipment due to an unforeseen and unintentional event that causes physical damage to the HP covered equipment and which affects its functionality.</p> <p>Accidental Damage Protection does not cover events including, but not limited to, theft, loss, damage caused by fire, a vehicle accident or act of nature, normal wear, consumables, or abuse and misuse. Please see the Accidental Damage Protection policy for full details of exclusions to the policy coverage.*</p>
Remote problem diagnosis and support	<p>When making an accidental damage claim, the Customer must first report the claim as soon as possible by either calling HP at +44 207 949 0416 or by using the HP Web portal (hp.com/go/hpsc). Provided that the damage was caused by accident, HP will provide the Customer with basic technical assistance. The Customer may be asked to provide necessary information and to cooperate by resolving problems remotely, executing self-tests or diagnostic programs, and performing basic remedial activities.</p>

* The Accidental Damage Protection is underwritten by AIG Europe Limited, which is authorized and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 202628). This information can be checked by visiting the Financial Services Register online (fsa.gov.uk/register). AIG Europe Limited has its registered office at 58 Fenchurch Street, London, EC3M 4AB. AIG Europe Limited is registered in England; the company number is 1486260. Any shipment or technical assistance detailed in this data sheet that is not mentioned in AIG's Accidental Damage policy at the link below is provided by HP and is not the responsibility of AIG Europe Limited. Accidental Damage Protection is governed by the current AIG Accidental Damage policy, which is available at hp.com/uk/accidental_damage_protection. Any HP Support Service Agreement automatically generated and sent to you by HP systems will not apply to the Accidental Damage Protection services described herein.

Feature	Delivery specifications
Onsite hardware support	<p>For hardware incidents that cannot, in HP's judgement, be resolved remotely, an HP authorised representative will provide onsite technical support on covered hardware products to return them to operating condition. For certain products, HP may, at its sole discretion, elect to replace such products in lieu of repairing them. Replacement products are new or functionally equivalent to new in performance. Replaced products become the property of HP.</p> <p>Once an HP authorised representative arrives at the Customer's site, the representative will continue to deliver the service, either onsite or remotely, at the discretion of HP, until the products are repaired. Work may be temporarily suspended if parts or additional resources are required, but work will resume when they become available. Work to completion may not apply to onsite support provided for desktop, mobile, and consumer products. Repair is considered complete upon HP verification that the hardware malfunction has been corrected or that the hardware has been replaced.</p> <p>For further details on the onsite coverage, including geographical coverage, please refer to the Hardware Support Onsite Service Datasheet.</p>
Offsite support and materials	<p>If HP determines that the problem cannot be resolved remotely, HP will direct the Customer to return the defective covered equipment to an HP authorized repair center and will provide technical repair support.</p> <p>The Customer's covered equipment will either be repaired using parts that are new or functionally equivalent to new in performance; replaced with an HP product that is new or functionally equivalent to new in performance; or, in the case where there is not an HP product that matches the covered equipment, HP will provide the Customer with an HP product that is at least functionally equivalent to the original covered equipment not exceeding the product value of the original item, as indicated by the Customer's proof of purchase.</p>
Replacement Service	<p>In the event that the Customer's covered equipment cannot be repaired or the cost of the repair exceeds the value of the product, HP may decide to replace it. Replaced products become the property of HP.</p>
Return shipment	<p>An HP authorized courier will return the repaired or replaced product to the Customer's designated location within the United Kingdom, the Isle of Man, or the Channel Islands. Return shipment will be by ground transportation and usually takes between 3 and 7 business days. The Customer may request accelerated delivery at an additional charge.</p>

Coverage

Accidental Damage Protection covers the HP product identified by the serial number shown on the Customer's services certificate, including all accessories provided with HP products under the same serial number and all HP supplied internal components such as memory and CD-ROM drives.

Not covered under this service are items such as, but not limited to:

- External accessories not provided with the main HP product under the applicable serial number such as mouse, keyboard, and AC power cable
- Consumable items including, but not limited to, removable media, customer-replaceable batteries and tablet PC pens, maintenance kits, and other supplies, as well as user maintenance and non-HP devices. HP Notebook and Tablet long-life batteries are covered for up to 3 years by HP under the manufacturer's guarantee.
- Non-HP products
- Accessories purchased in addition to the base unit, such as jackets, cradles, docking stations, port replicators, maintenance kits, carrying cases, and other supplies
- Any product previously serviced or repaired by anyone who is not duly authorized

For full details of all coverage exclusions, please see the AIG Accidental Damage policy document (please see the document footnote for more details).

Prerequisites

The covered equipment must be either covered by the HP Limited Warranty provided with your HP product or a warranty extension service with a coverage duration equal to or longer than the Accidental Damage Protection policy.

Accidental Damage Protection must be purchased within 30 days of the purchase of the HP product. The Customer may be required to provide proof of purchase before any services are provided for the equipment covered under the Accidental Damage Protection policy.

Customer responsibilities

In order to receive full protection under the Accidental Damage Protection policy, the Customer shall take all reasonable precautions to protect the covered equipment against an insured event and shall use and maintain the covered equipment in accordance with HP's instructions.

In addition, when making a claim under the Accidental Damage Protection policy, the Customer must comply with all the requirements set out in the AIG Accidental Damage policy, which the Customer is advised to read carefully (please see the document footnote for more details).

Reporting a claim

The Customer must report a claim as soon as possible using one of the following methods:

- Phone: calling +44 207 949 0416
- Online: using the HP Web portal (hp.com/go/hpsc)

Territorial limits

Accidental Damage Protection covers insured events occurring anywhere in the world. However, an HP product can only be repaired, picked up, and delivered back to you in the United Kingdom, the Isle of Man, or the Channel Islands, and an HP product that has been repaired or replaced can only be delivered to a customer in the United Kingdom, the Isle of Man, or the Channel Islands.

For more information

For more information on HP Services, contact any of our worldwide sales offices or visit one of the following websites:

hp.com/go/pcandprintservices

AIG Accidental Damage Policy Terms and Conditions

Your Accidental Damage policy is made up of this policy and your Services Certificate. Please read them carefully to make sure they give you the cover you want. If any of the information you gave us when you applied changes, contact your sales representative, your CSR or AOM at HP Operations.

This insurance is underwritten by AIG Europe Limited whose details can be found below.

The cover provided by this policy is additional to any other cover provided by HP as shown on the HP Limited Warranty Statement provided with your HP Product.

You can find a description of the services under this policy in your Evidence of Cover document online at: hp.com/ewfrf/wc/welInput?cc=us&lc=en.

Under this policy we agree to insure you according to the terms and conditions contained in this policy, subject to you paying the premium and complying with the conditions of the policy.

If you would like to receive a copy of this policy documentation in paper format for no charge, please contact us by email at PL.Referrals@aig.com. Please make sure to state your policy number, the main policyholder and the address you would like us to send the copy to.

1 Demands and needs

This policy provides protection against insured events to your HP Product as identified in this policy document.

2 Definitions

Any word or expression which appears in bold type in this insurance policy is defined in this section and has the same meaning whenever it is used throughout this policy. Plural forms of the words defined have the same meaning as the singular form.

2.1 Accidental damage

Means accidental physical breakage, or failure of your covered equipment due to an unforeseen and unintentional event that causes physical damage to the covered equipment, which affects its functionality.

2.2 Covered equipment

Means the HP Product which is identified by the serial number shown on your Services Certificate.

2.3 Evidence of Cover document

Means the information that can be obtained under the 'Warranty Check' tool on the HP website, the link to which HP sends you via email when you purchase this policy, and which includes your insurance details and details of the covered equipment to which this policy applies.

2.4 HP

Means the HP entity identified in Section 9.2 who sells and administers this policy and handles claims on our behalf.

2.5 HP Product

Means the HP hardware product as specified on your Services Certificate including all accessories supplied with the hardware and all HP supplied internal components such as memory and CD-ROM drives.

2.6 Insured event

Means accidental damage to your covered equipment which occurs during the period of insurance.

2.7 Period of insurance

Means the date your HP Product is delivered to you to the expiry date shown on your Services Certificate.

2.8 Policy

Means this insurance document setting out AIG's Accidental Damage terms and conditions, which in connection with the Services Certificate forms your legal contract of insurance.

2.9 Premium

Means the amount you agree to pay us in return for the entitlements and benefits under this policy. Your premium will include any applicable insurance tax payable.

2.10 Services Certificate

Means the sales summary document with the title 'HP Care Pack Services Certificate' which HP sends you by email when you place your order for this policy.

2.11 We/Us/Our

Means AIG Europe Limited and any agents appointed by us or acting on our behalf.

2.12 You/Your

Means the person or entity who purchases this policy as named in the Service Certificate and who legally owns or leases the covered equipment which will be located and operated in the United Kingdom, Channel Islands and Isle of Man.

3 Cover

3.1 Should the covered equipment be subject to an insured event we will either repair your covered equipment, or we may replace it with an HP product of at least similar specification if it cannot be repaired or if the cost of repair would exceed the replacement cost, subject to the terms, conditions and exclusions described below.

3.2 In the event of you making a claim under this policy, we will either:

3.2.1 repair the covered equipment using parts that are new or functionally equivalent to new in performance; or

3.2.2 replace the covered equipment with an HP product that is new or functionally equivalent to new in performance or, where such an HP product is not available, we will replace it with an HP product which is at least functionally equivalent to the original covered equipment, not exceeding the purchase price of the original covered equipment as shown on your proof of purchase. In the event of a replacement you will be required to return the original covered equipment to us in accordance with Section 6 "How to make a claim" and we will keep the original covered equipment.

3.2.3 Policy claims limit

A maximum of one (1) HP product repair or replacement can be made per 12 month period under this policy during the period of insurance.

3.3 We will return your covered equipment to you or provide a replacement in the configuration the covered equipment was originally supplied in, subject to applicable updates. We may install the latest software and operating system that is applicable to the HP product as part of a hardware service that will prevent the covered equipment from reverting to an earlier version. Third party applications installed on the covered equipment may not be compatible or work with the covered equipment as a result of the software and operating system update.

3.4 The limit of liability under this policy is the original purchase price of the covered equipment.

3.5 You may be required to provide proof of purchase or lease as a condition of receiving services under this policy.

4 Exclusions

This policy does not cover you for:

- 4.1** Any item that is not the covered equipment;
- 4.2** The provision of equipment while the covered equipment is being repaired;
- 4.3** External accessories which were not supplied with the covered equipment, such as mouse, keyboard and AC power lead;
- 4.4** Consumables including but not limited to customer replaceable laptop batteries and tablet PC pens;
- 4.5** Accessories purchased in addition to the covered equipment such as maintenance kits, carrying cases and other supplies such as jackets, cradles, docking stations and port replicators;
- 4.6** Damage to the covered equipment caused by:
 - 4.6.1** Abuse or misuse (this means taking reasonable care to ensure damage is not caused to the covered equipment); or
 - 4.6.2** Operation outside of the permitted or intended uses specified by the manufacturer; or
 - 4.6.3** Service or repairs (excluding software updates) performed by anyone who is not a representative of ours or HP; or
 - 4.6.4** Any virus, software or any mechanical or electrical failure that is not due to an insured event; or
 - 4.6.5** Use of media, supplies and other products not approved by the manufacturer; or
 - 4.6.6** Inadequate site conditions or maintenance by you; or
 - 4.6.7** Fire, water, power fluctuations, transportation by you, vehicle accidents or acts of nature.
- 4.7** Covered equipment with a serial number that has been altered, defaced or removed, or which has been modified to alter functionality or capability;
- 4.8** Covered equipment that has been lost or stolen;
- 4.9** Cosmetic damage to the covered equipment, including but not limited to scratches, dents and discolouration which do not affect functionality;
- 4.10** The cost of preventative maintenance, including but not limited to, routine servicing, inspection or cleaning of the covered equipment;
- 4.11** Damage caused to the covered equipment other than in the course of business use;
- 4.12** Defects caused by normal wear and tear and/or usage of the covered equipment;
- 4.13** Computer monitor screen imperfections, including 'burn-in' caused by normal use and operation of the covered equipment;
- 4.14** Damaged or defective LCD screens when the failure is caused by abuse;
- 4.15** Damage to the covered equipment or failure which is covered under the HP Limited Warranty Statement accompanying your HP Products, or manufacturer's recall, or factory bulletins;

4.16 Damage to the covered equipment that has already occurred prior to the purchase of this policy;

4.17 Assistance that involves application programming, isolation of coding errors, performance consulting, the provision of peripheral drivers or data recovery.

4.18 We shall not provide cover and shall not pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us, our parent company or 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.

5 Conditions

To have the full protection of this policy, you must comply with the following conditions which apply to the whole policy. Failure to comply may result in your claim being denied or reduced. The extent of your failure to comply with the conditions may determine whether we deny any claim made under this policy or the amount that we pay you in the event of a claim.

The covered equipment must be either covered by the HP Limited Warranty provided with your HP product or a warranty extension service with coverage duration equal to or longer than this policy.

This Policy must be purchased within 30 days of the purchase of your HP product. You may be required to provide proof of purchase before you can receive services to your covered equipment under this Policy.

5.1 Premium payment

It is a condition of this policy that the premium has been paid in full before this policy is valid.

5.2 Your duty of care

You shall take all reasonable precautions to protect the covered equipment against an insured event and shall use and maintain the covered equipment in accordance with the manufacturer's instructions.

5.3 Territorial limits

Cover is provided for insured events occurring anywhere in the world. However, an HP product can only be repaired or replaced, picked up and delivered to you in the United Kingdom, Isle of Man, or Channel Islands.

5.4 Rights of Third Parties

Only you and we may enforce the terms of this policy and the provisions of the Contract (Rights of Third Parties) Act 1999 do not apply to this policy.

5.5 Language and Law

This policy and the Services Certificate will be written in English and all correspondence and communications with you will be conducted in English.

5.6 This Policy will be governed by English law and you and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.

5.7 Other insurance

If you have another insurance policy insuring the covered equipment in force at the time you make a claim under this policy, we agree to pay you irrespective and without regard to such other policy. However, if you choose to claim under another insurance policy, you should inform such insurers that you have made a claim under this policy. Such other policy shall not act to increase our liability or any amount we shall pay under this policy.

6 How to make a claim

6.1 You must report your claim as soon as possible either:

- by calling HP 020 7949 0416
- or using the HP web portal hp.com/go/hpsc

HP will log the call and advise you of the Case ID.

Please have your policy number and covered equipment serial number to hand.

6.2 If requested by us, you must produce your Services Certificate for your covered equipment in order to validate that your HP product is covered equipment.

6.3 We will provide a repair or replacement in line with Section 3.1 on page 2.

6.4 It may be necessary for us to change the method set out above by which we provide the repair or replacement service to you and your covered equipment's eligibility to receive a particular method of service. If this happens we will contact you to let you know about such changes.

When making a claim under this policy, you must comply with the following:

6.5.1 You must provide your policy number and a copy of your Services Certificate, if requested;

6.5.2 You must provide information about the symptoms and causes of the damage caused to the covered equipment;

6.5.3 You must respond to requests for information, including but not limited to the covered equipment serial number, model, version of the operating system and software installed, any peripheral devices connected or installed on the covered equipment, any error messages displayed, actions taken before the covered equipment experienced the issue and steps taken to resolve the issue;

6.5.4 You are responsible for the security of your own proprietary and confidential information and for maintaining a procedure external to the HP Product for reconstruction of lost or altered files, data or programs. You should remove any accessories or non-qualified products connected to or installed in the covered equipment. Neither HP nor we will be responsible for any loss of software or data residing on the covered equipment;

6.5.5 You will be responsible for reinstalling all other software programs, data and passwords;

6.5.6 You will make all reasonable efforts to cooperate with us in resolving problems remotely, executing self-tests or diagnostic programs, providing all necessary information, and performing basic remedial activities upon our request;

6.5.7 You are responsible for all telecommunications charges associated with the provision of telephone and remote service;

6.5.8 You are responsible for the compatibility of non-supported products, accessories and devices with the HP Product; and

6.5.9 You must notify us if the covered product is used in an environment that poses a potential health hazard to our authorised representatives.

7 Cancellation and Complaints

7.1 You may not cancel this policy once you have accepted delivery of the Covered Equipment.

7.2 If you wish to cancel this policy before you have accepted delivery of the Covered Equipment please contact your CSR or AOM.

7.3 Complaints

We believe you deserve a courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below, providing the Policy/Claim Number and the name of the Policyholder/Insured Person to help us deal with your comments quickly.

Claims, policy administration and claims handling related complaints:

Call the HP call centre on 020 7949 0416 and ask to log a complaint. The call centre agent will route the complaint to the Complaint Resolution Team (CRT) who will find a solution and call you back.

Terms & Conditions and policy wording complaints:

Write to: Customer Relations, AIG Europe Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG

Call: 0800 012 1301
Email: uk.customer.relations@aig.com
Online: aig.co.uk/your-feedback

Lines are open Monday to Friday 9.15am – 5pm, excluding bank holidays. The Customer Relations free call number may not be available from outside of the UK – so please call us from abroad on +44 2086 496 666.

We will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks. If we are unable to do this you may be entitled to refer the complaint to the Financial Ombudsman Service (FOS) who will review your case. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

The FOS may not be able to consider a complaint if the complainant:

- Has not provided us with the opportunity to resolve the complaint, or
- Is a business with more than 10 employees and a group annual turnover of more than €2 million; or
- Is a trustee of a trust with a net asset value of more than £1 million or;
- Is a charity with an annual income of more than £1 million.

The FOS can be contacted at:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567
(free for people phoning from a “fixed line”, i.e. a landline at home)
0300 123 9123
(free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)
Email: complaint.info@financial-ombudsman.org.uk
Online: financial-ombudsman.org.uk

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission’s Online Dispute Resolution platform, which can be found at ec.europa.eu/consumers/odr/

Following this complaint procedure does not affect your right to take legal action.

8 Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information is available from the FSCS.

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London EC3A 7QU

Telephone: 0800 678 1100 (Freephone) or 020 7741 4100
fscs.org.uk/

9 Deception, fraud and illegal use

9.1 If any claim is found to be fraudulent, or if you give misleading information when making a claim, the claim will be declined and you will forfeit all entitlements and benefits under this policy from the time of the fraudulent event. No refund of premium will be allowed and we may inform the police or other regulatory bodies in these circumstances.

9.2 This policy may be immediately voidable by us in the event that covered equipment that would be otherwise covered under the terms of this policy is used wholly or partly in the course of criminal activity or to facilitate or enable any criminal act to take place.

10 General Information

10.1 This insurance is underwritten by AIG Europe Limited which is authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number 202628). This information can be checked by visiting the Financial Services Register online (fsa.gov.uk/register). Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

10.2 This policy is sold and administered by HP Inc UK Limited (company registration number 9408979) whose registered office is at Amen Corner, Cain Road, Bracknell, Berkshire RG12 1HN.

10.3 HP and their agents provide claims handling services on behalf of AIG Europe Limited.

11 How we use Personal Information

11.1 We are committed to protecting the privacy of customers, claimants and other business contacts.

11.2 "Personal Information" identifies and relates to you or other individuals (e.g. your dependants). By providing Personal Information you give permission for its use as described below. If you provide Personal Information about another individual, you confirm that you are authorised to provide it for use as described below.

11.3 The types of Personal Information we may collect and why

Depending on our relationship with you, Personal Information collected may include: identification and contact information and any other Personal Information provided by you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and complaints
- Management and audit of our business operations

- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance, including compliance with laws outside your country of residence
- Monitoring and recording of telephone calls for quality, training and security purposes

11.4 Sharing of Personal Information

For the above purposes, Personal Information may be shared with HP, our group companies and certain third party service providers. Personal Information will be shared with other third parties (including government authorities) if required by law. Personal Information may be recorded on claims registers shared with other insurers. We may search these registers to detect and prevent fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

11.5 International transfer

Due to the global nature of our business Personal Information may be transferred to parties located in other countries, including the United States and other countries with different data protection laws than in your country of residence.

11.6 Security and retention of Personal Information

Appropriate legal and security measures are used to protect Personal Information. Our service providers are also selected carefully and required to use appropriate protective measures.

Personal Information will be retained for the period necessary to fulfil the purposes described above.

11.7 Requests or questions

To request access or correct inaccurate Personal Information, or to request the deletion or suppression of Personal Information, or object to its use, please e-mail: DataProtectionOfficer@aig.com or write to Data Protection Officer, Legal Department, AIG Europe Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

Information can be found in our full Privacy Policy at www.aig.co.uk/privacy-policy or you may request a copy using the contact details above.

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