



Selling Microsoft Protection Plans

Policy Guide



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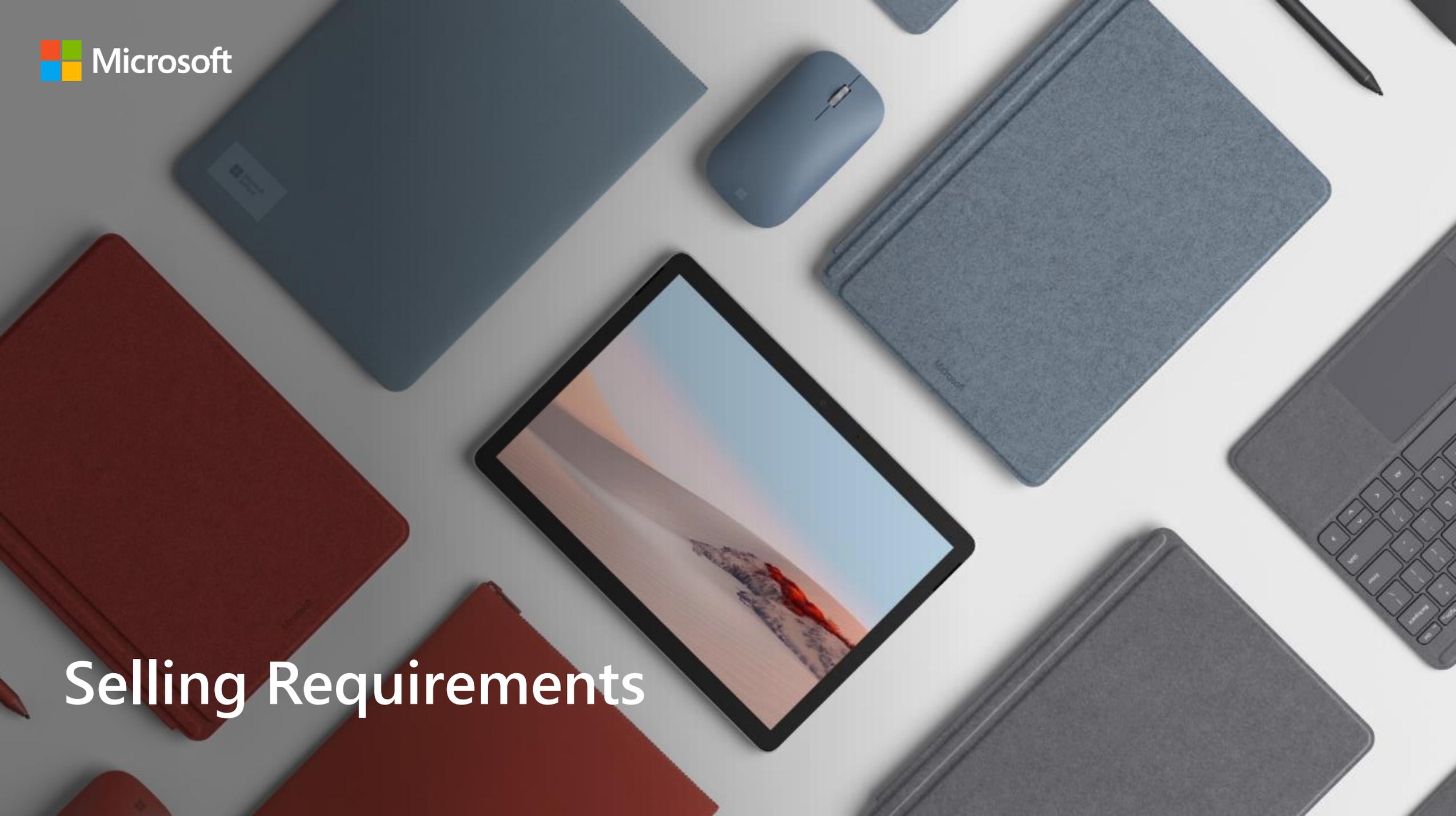
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Selling Requirements



Selling Requirements Overview

Microsoft Protection Plans are products designed to provide additional protection and coverage for Microsoft's suite of Surface devices, Xbox, and accessories. For a full list on the availability of each product by country, please reference your specific country's pricelist provided by Microsoft.

This guide provides an overview and summary of the compliance requirements to sell Microsoft Protection Plans in a compliant manner according to the local regulations in each country, and Microsoft Policies.

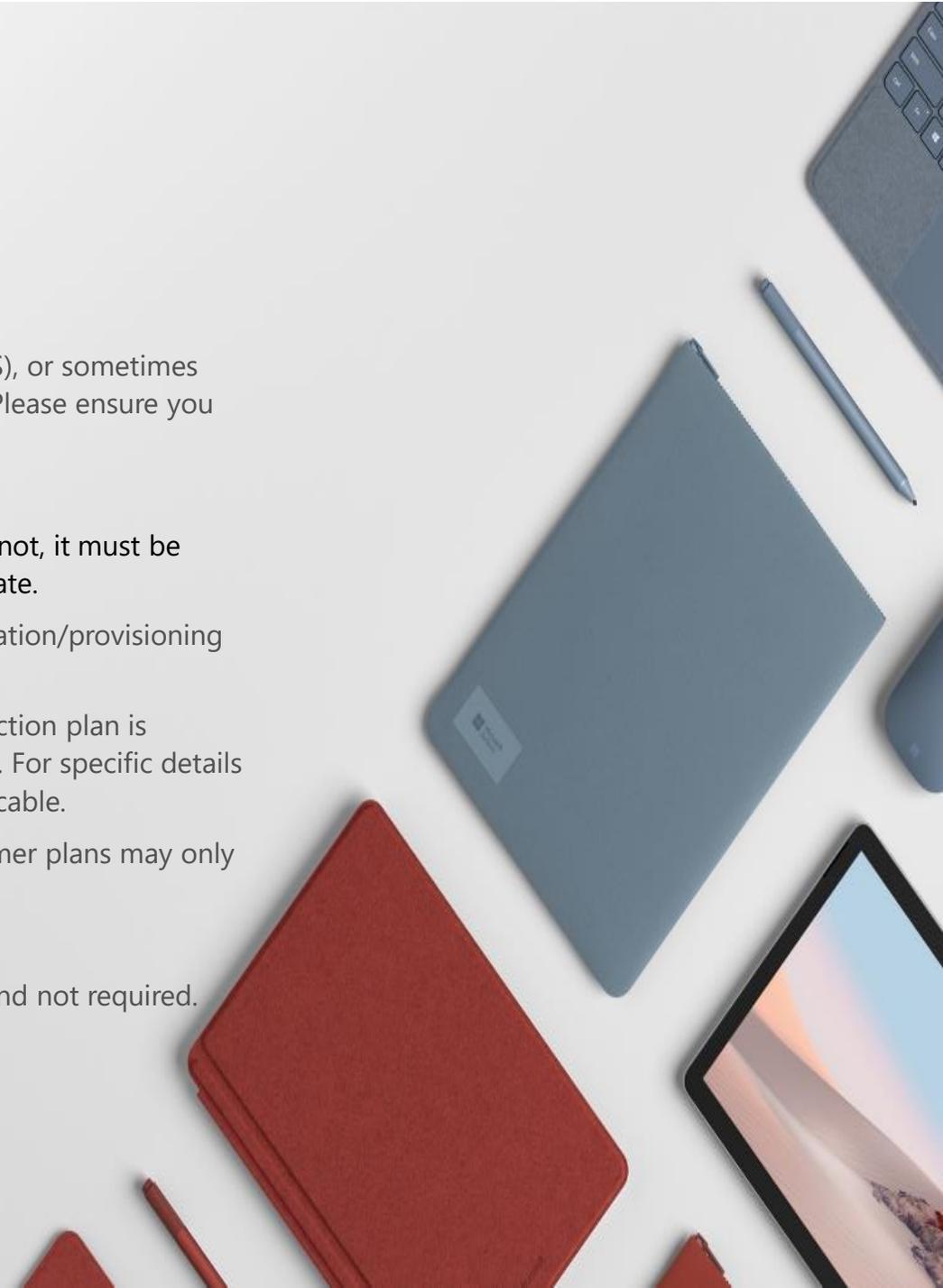
Meeting these requirements will help ensure that your company, Microsoft, and the Insurer of Microsoft Protection Plans (AmTrust) are providing an informed and positive purchasing experience to customers.



Selling Requirements

General Requirements

- Microsoft Protection Plans must be marketed as such and must not be described as warranties.
- Microsoft Protection Plans are structured either as service contracts (SC) or insurance products (INS), or sometimes both based on local laws. Insurance products may have different taxation and sales requirements. Please ensure you follow the guidance in this deck to ensure these requirements are met.
- Microsoft Protection Plans must be sold with an eligible device and never as a standalone product.
- Ideally, a Microsoft Protection Plan should be sold at time of device sale (for the specific device). If not, it must be within 45 days of the original device purchase as evidenced by the end customer purchase order date.
- Partners must purchase Microsoft Protection Plans from Microsoft before the submission of registration/provisioning for the end customer.
- Partners must send the necessary customer and sales information to Microsoft to ensure the protection plan is registered to a customer and their device within 10 business days of the sale of the Protection Plan. For specific details of what is required, please refer to your ADD/ADR Program Guide or Retail Program Letter as applicable.
- Commercial plans may only be sold to commercial enterprises and educational institutions. Consumer plans may only be sold to individual retail consumers.
- Device described in the Protection Plan must match the device purchased.
- The customer must be made aware that the purchase of Microsoft Protection Plans are voluntary and not required.
- Microsoft Protection Plans may not be leased.



Selling Requirements

Selling online

Protection Plan Availability

During online sales, Microsoft Protection Plans must be introduced to the customer prior to the point of purchase as an accessory and/or add-on option.

Selling via phone

Reseller must make their name, company, and purpose of the call explicitly clear at the beginning of the conversation.

You must conduct non-advised sales only, where no personal recommendation is made to the Customer. For example, non-advised sale could be where:

- The Customer decides or knows the specific product they want already; or
- The seller offers information on a range of products for the Customer to make their own informed decision.



Selling Requirements

Terms and Conditions

Pre-sale

- The end customer must be provided with [Microsoft Terms & Conditions](#) for their protection plans so they can make an informed purchasing decision.
- If customer requests a physical format of the Terms & Conditions for their protection plans, a hard copy must be provided to the customer.
- During online sales you must include access (via a link) to the full Terms & Conditions of the protection plan.

Post-sale

- Within 24 hours of purchasing a Microsoft Protection Plan, the customer must be sent a confirmation email with full Terms & Conditions as an attachment.
- If a customer requests a physical format of the Terms & Conditions for their protection plans, a hard copy must be provided to the customer.



Selling Requirements

Pricing requirements

Pricing disclosure

- The price of the Microsoft Protection Plan must be shared with the customer, provided separately from other costs included in the purchase, prior to the point of purchase.

Maximum selling retail price

- Microsoft Protection Plans cannot be sold above the Manufacturer's Suggested Retail Price ("MSRP"). The MSRP is set by Microsoft Corp. on a pricelist we provide to Distributors, who are then responsible for communicating the MSRP to their subsequent Partners.
- A Protection plan must not be advertised or marketed as "free insurance", "below cost", or "at cost price".



Selling Requirements

Taxation

- ❖ Microsoft Partners should consult with professional accounting, tax, legal, or other competent advisors to comply with local rules and regulations.
- ✓ Where a Microsoft Protection Plan is structured as insurance, it is inclusive of Insurance Premium Tax (IPT).
- ✓ Where IPT is applicable, it is included in the MSRP and no other tax, including Value Added Tax (VAT), should be added.
- ✓ IPT varies by country and is determined by the place and domicile of the customer. IPT is remitted by Microsoft's underwriter of the plans.
- ✓ In countries where Protection Plans structured as service contracts are subject to VAT, your customer purchase price must be inclusive of VAT and must not exceed MSRP.
- ✓ The customer's receipt or proof of purchase of Microsoft Protection Plans must state the customer's purchase price of their Microsoft Protection Plans.
- ✓ Where the coverage is sold as a bifurcated product (per the country classification table) each part of the product must be accounted for separately.



Selling Requirements

Bundling

Rule:

- Any bundle including a device and Protection Plan may not be the default option. Sellers must obtain separate active, affirmative, and voluntary consent from the customer to purchase the Protection Plan that is part of a 'bundle' of products. Customer's must "opt-in" to purchasing a Protection Plan.

Cost saving

- Bundling is prohibited without a cost saving to the customer on the Protection Plan.

Required information

The following information must be provided to the customer in a durable medium (e.g., in a handout, customer facing marketing material, and/or email):

- The overall price to the customer of the bundle.
- The price of each product (including the device and plan) separately; and how to opt out of the bundle.



Selling Requirements

Guidance on cross-border selling (Commercial Sales)

Rule:

Microsoft Protection Plans must follow the country of residence of the purchaser of record established by the billing address on their Purchase Order (PO). This means the country SKU of the Protection Plan must match the purchaser country of record as referenced on their PO. This is the entity that places the purchase order and holds title to the Protection Plans and devices.

A customer shipping address does not determine the purchaser of record.

Guidance on cross border-selling (Consumer Sales)

Rule:

Microsoft Protection Plans must follow the country of residence of the purchaser of record as established by their billing address. This means the country SKU of the Protection Plan must match the purchaser country of record as established by their billing address. This is the person that places the purchase order and holds title to the Protection Plan and device.

In the case of online sales this is based on the customer's billing address, not shipping address.



Selling Requirements

Customer returns and cancellations

Partners shall handle any customer requests for returns and cancellations of Microsoft Protection Plans in accordance with the guidance in their program guide under the section "Return for Credit."





Country-Specific Requirements

Country-Specific Requirements

European, EU, and UK general requirements (part 1)

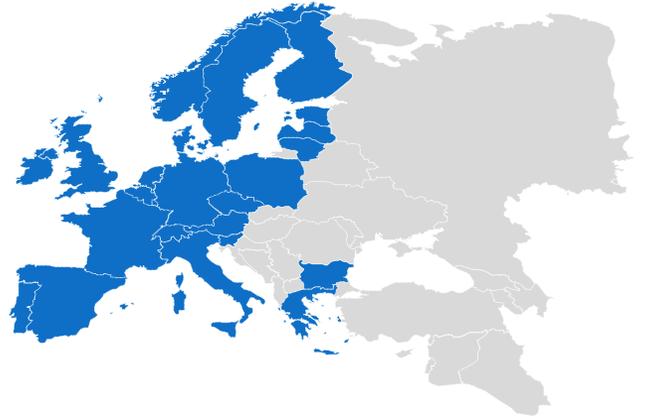


1. Partners selling any Protection Plan, by any method, may only engage in a non-advised sale, meaning the seller may only present objective information and may not provide any recommendation or suggestion that the customer purchase the Protection Plan.
2. The Partner undertaking the sale of the Protection Plan must have sold the original associated device.
3. Pre-Sale:
 - Customer must be provided with the Insurance Product Information Document (IPID) prior to purchase so they may make an informed decision about the Protection Plan. The IPID must be provided either in paper copy or email. Showing the customer the complete IPID on a screen/internet site is sufficient for online sales only.
 - Key exclusions must be listed on websites and marketing material. "This Protection Plan does not cover:
 - Pre-existing conditions;
 - Wear and tear or gradual deterioration of product performance;
 - Cosmetic damage including marring, scratching and denting, unless such cosmetic damage results in loss of functionality;
 - Any claim for the restoration of software or data, or for retrieving data;
 - Any protection of the product that is covered by a warranty, other service policy or insurance;
 - Accessories and peripherals that are not provided by Microsoft or were not included in the original sale of the product."
4. Point-of-Sale:
 - Customer must be provided with the Insurance Product Information Document (IPID) prior to purchase so they may make an informed decision about the Protection Plan. The IPID must be provided either in paper copy or email. Showing the customer the complete IPID on a screen/internet site is sufficient for online sales only.
5. Treating Customers Fairly Policy:
 - Sales associates responsible for sales should be informed about Policy details, including coverage information, coverage exclusions, and other pertinent facts to enable accurate representation of the Policy or the terms and conditions to customers.

Country-Specific Requirements

European, EU, and UK general requirements (part 2)

6. Demands and Needs Notifications – This only applies to Microsoft Protection Plans structured as Insurance Products as listed in the [Microsoft Protection Plan Classification Tables in Chapter 3 of this guide](#). There must be adequate product information provided at the purchase decision point so that the customer can identify whether an insurance product meets their needs. This includes informing the customer that they may be covered elsewhere and better highlighting plan benefits and limitations by surfacing this statement to them in the purchase flow or stating it to them in the case of phone or face to face sales motions.



For Microsoft Extended Hardware Service (EHS) plans (when structured as insurance):

- The limited manufacturer's warranty that comes with your Microsoft Surface product will only cover malfunction due to defects in materials or workmanship under normal use conditions for the period of time set out in the warranty. The manufacturer's warranty is distinct from any statutory warranty provided by sellers under applicable law and does not restrict your rights under local law. Accidental damage is not covered under the manufacturer warranty or a seller's statutory warranty.
- Microsoft Extended Hardware Service Protection Plans meets the demands and needs of the purchaser of a Microsoft Surface device who wishes and needs to ensure that their product will continue to be covered for mechanical and electrical breakdowns after the limited manufacturer's warranty expires.
- There is no cover under this insurance product for Accidental Damage, Theft or Loss.
- It is for your customer to decide whether the product meets your needs. Please ensure you read the Insurance Policy Information Document (IPID) and the Terms & Conditions carefully to confirm that the cover meets your requirements, paying particular attention to the exclusions, warranties, excesses, and limits.

For Microsoft Complete and Microsoft Accidental Damage Protection Plans:

- The limited manufacturer's warranty that comes with your Microsoft Surface product will only cover malfunction due to defects in materials or workmanship under normal use conditions for the period of time set out in the warranty. The manufacturer's warranty is distinct from any statutory warranty provided by sellers under applicable law and does not restrict your rights under local law. Accidental damage is not covered under the manufacturer warranty or a seller's statutory warranty.
- Microsoft Complete Protection Plans meets the demands and needs of the purchaser of a Microsoft Surface device who wishes and needs to ensure that their product is covered for Accidental Damage from the point of purchase, and that their product will continue to be covered for mechanical & electrical breakdowns after the limited manufacturer's warranty expires.
- There is no cover under this insurance product for theft or loss.
- It is for your customer to decide whether the product meets your needs. Please ensure you read the Insurance Product Information Document (IPID) and the Terms & Conditions carefully to confirm that the cover meets your requirements, paying particular attention to the exclusions, warranties, excesses, and limits.

Country-Specific Requirements

Additional requirements for Australia (AU) part 1

- **Sales Training** - Sales associates of the distributors and retailers who sell the protection plans will need to complete online compliance training provided by the AmTrust insurance agent partner. This may not be a requirement if sales of the protection plan are conducted exclusively on the Microsoft Store website.
- **PDS and FSG Disclosure requirements (All Sales)** - If accidental damage coverage is included in the customer's protection plan purchase, the coverage is provided to the customer by the insurer, Technology Insurance Co, Inc. which is a US-based insurer and is not an authorized insurance company under the Insurance Act 1973 (Cth). For more details on the insurer, features, benefits, exclusions and conditions of the accidental damage coverage and how to make a claim, please read the [Product Disclosure Statement \(PDS\)](#) and [Financial Services Guide \(FSG\)](#).
- **Additional PDS and FSG Disclosure requirements for Online Sales** - The Product Disclosure Statement ("PDS"), which describes in detail the accidental damage coverage, will need to be referenced and a link needs to be provided for customers to access the PDS during the online sales process. The PDS contains information about the accidental damage coverage required by law such as features, exclusions, conditions and how to make a claim. The Financial Services Guide ("FSG") describes the services provided by Microsoft in relation to the offer of accidental damage component of Microsoft Complete. These documents must be given to customers at the point of sale for online sales.
- **TMD (All Sales)** - From 5 October 2021, sellers, distributors and resellers of Microsoft Complete for Consumers and Business will need to have access to the Target Market Determination ("TMD") for the product. The TMD must also be publicly available to customers free of charge. The TMD is a document outlining the target market for the accidental damage coverage, distribution conditions, and information relating to review and monitoring of whether the product is appropriate for the target market. The TMD will be made available online in the same way that the PDS and FSG are provided.



Country-Specific Requirements

Additional requirements for Australia (AU) part 2

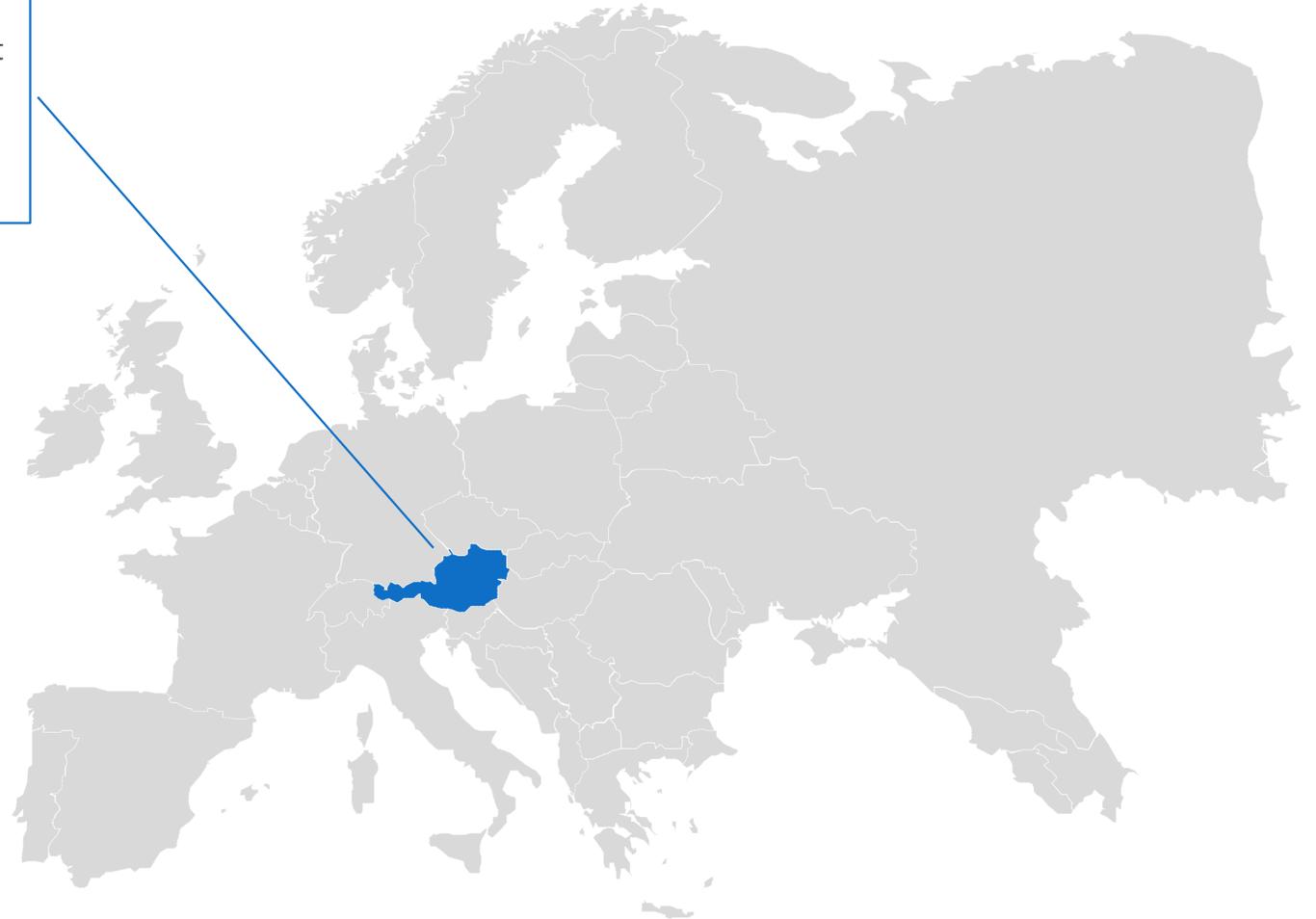
- **Non-advised Sale** - Sellers of any insurance product (i.e., any plan with accidental damage coverage) may only engage in a non-advised sale, meaning the seller may only present factual information and may not provide any recommendation or suggestion that the customer purchase the insurance product.
- **Claims Handling** - As of 1 July 2021, claims handling became a regulated financial service. Microsoft is authorized to provide claims handling services by the Australian insurance program administrator. Customers will need to contact Microsoft to make enquiries about a claim or submit a claim under the accidental damage coverage.
- **Deferred Sale Model (DSM)** - From 5 October 2021, sellers, distributors and resellers of Microsoft Complete for Consumers and Business will need to supply certain customer information about the accidental damage coverage at the time of Microsoft product purchase and then wait 4 days before completing purchase transaction with the customer. Customers who are interested in receiving an offer at the end of the 4-day pause can register for free cover for the 4-day period prior to deciding whether to purchase the product.



Country-Specific Requirements

Additional requirements for Austria (AT)

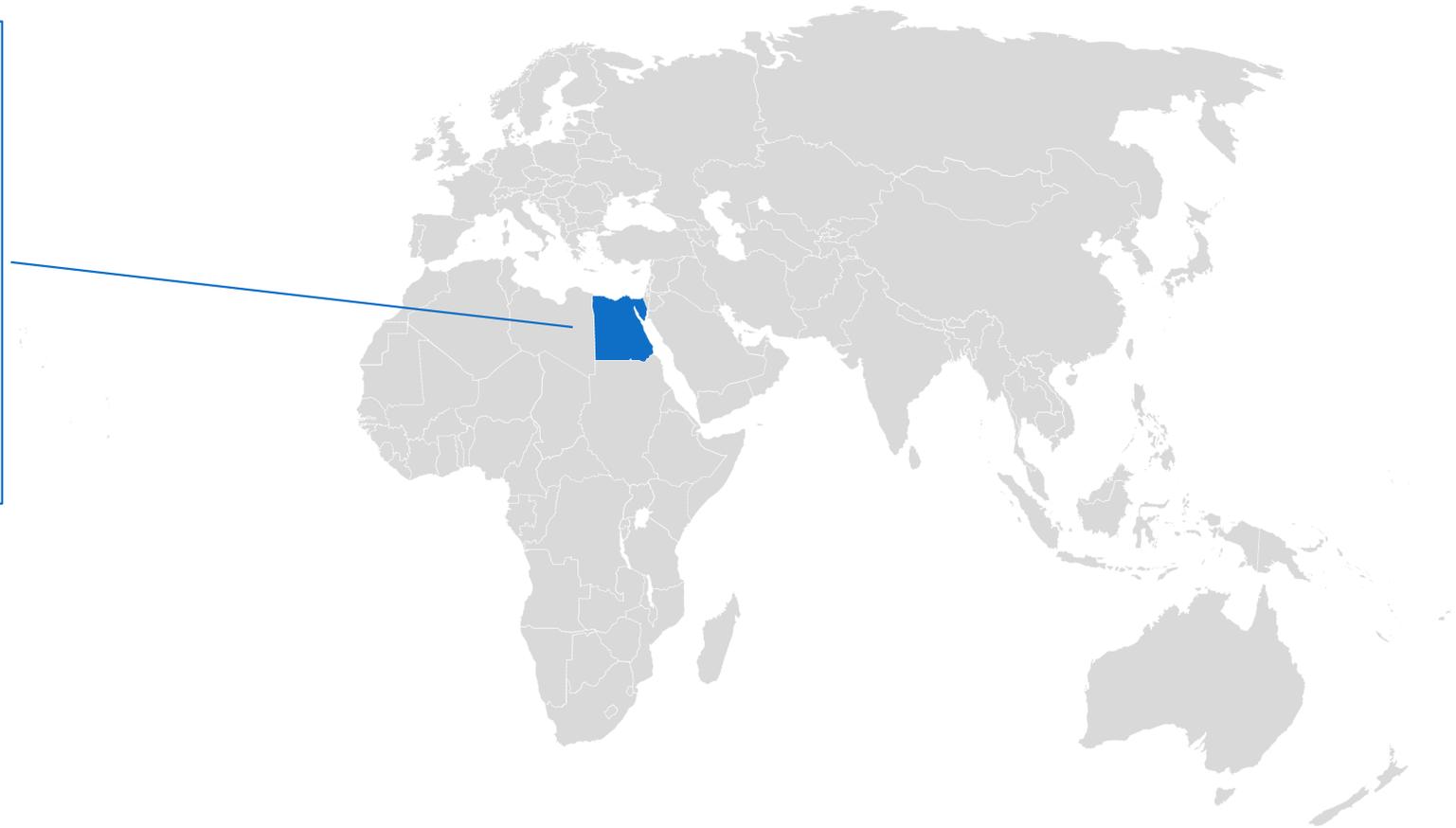
- **Consent** – Protection Plans sold in Austria require affirmative privacy and disclosure consent and a separate affirmative consent in relation to electronic communication from Protection Plan customers. If the customer does not provide either of the consents, the sale for the Protection Plan must cease / be prevented.



Country-Specific Requirements

Additional requirements for Egypt (EG)

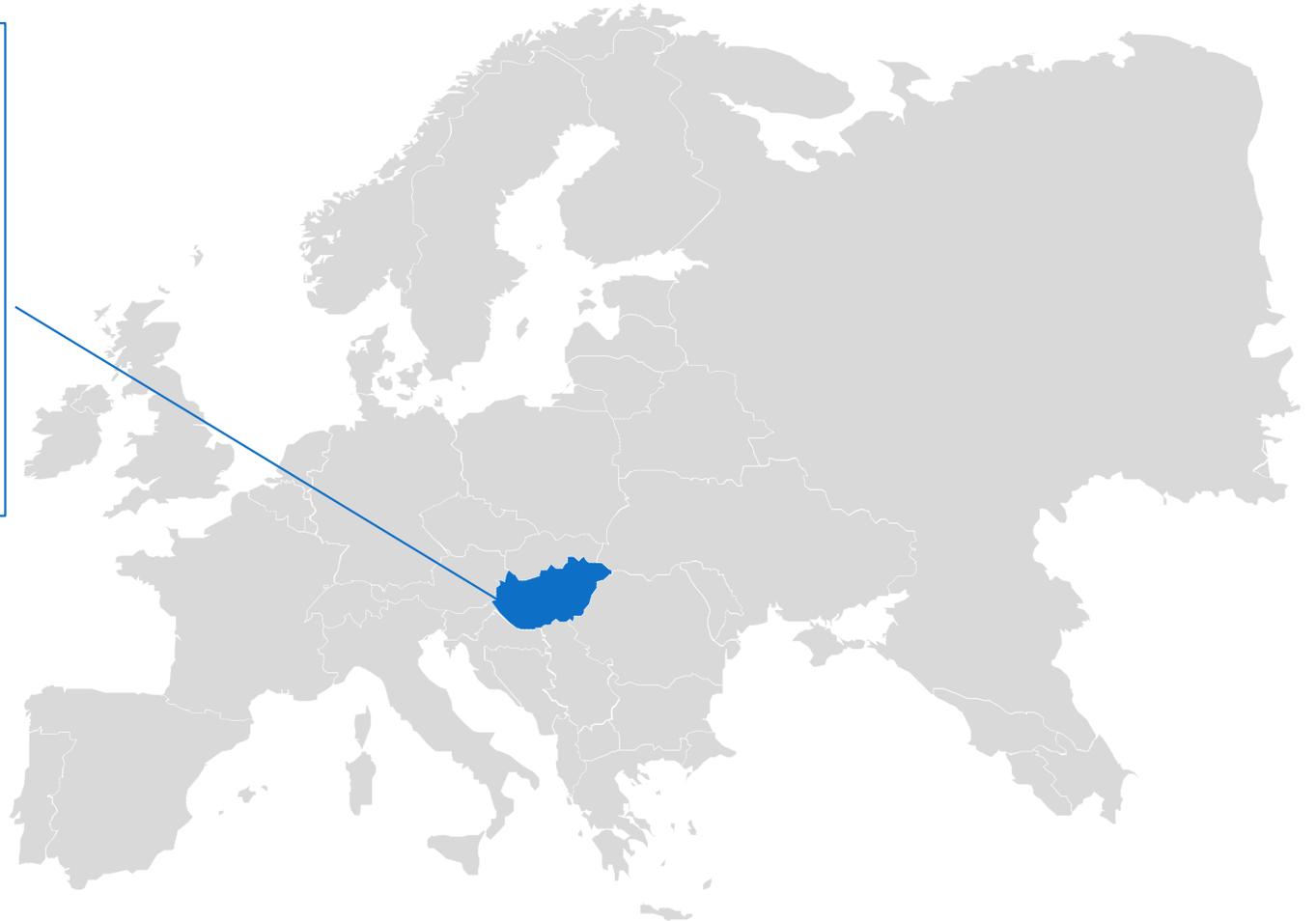
- **T&Cs** – Reseller must be listed on T&Cs for all sales by that reseller.
- **Customer Contact** - Microsoft can have NO direct contact with customers. All transactions and communications must be via Disti/Reseller.
- **MS Web Sites** – Microsoft can have NO website presence in Egypt pertaining to sales, marketing, or collateral content.



Country-Specific Requirements

Additional requirements for Hungary (HU)

- **Terms & Conditions:** Customers must confirm receipt of and review the Terms & Conditions prior to purchase. Need to implement a confirmation to be physically signed by customers and for online sales a tick box in the sales process to confirm Terms and Conditions have been reviewed. A scrolling function whereby a customer cannot proceed until they reach the end of the Terms and Conditions is required to demonstrate the customer received the required information pre-sale.
- **Face to face sales confirmation** by signature to confirm a customer has been provided and read the Terms and Conditions.



Country-Specific Requirements

Additional requirements for Italy (IT)

Acceptance of the Terms & Conditions. Customers must acknowledge acceptance of the Terms and Conditions separately indicating they have understood and acknowledged the document.

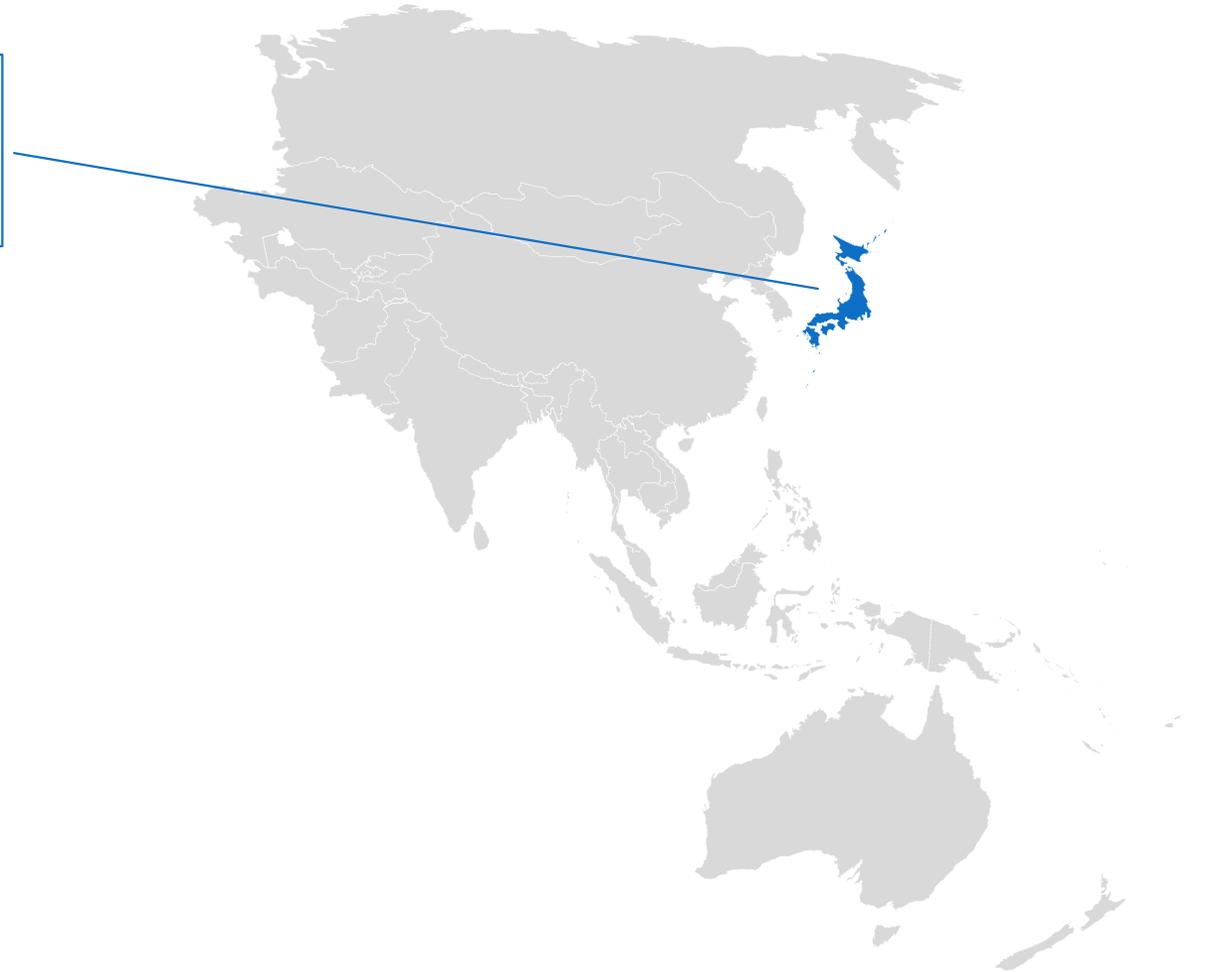
- **Online sales:** Confirmation by incorporating a checkbox that the customer must click to confirm, "I acknowledge and confirm I have read and understood the Terms and Conditions."
- **Face to face sales confirmation:** Confirmation by signature on a paper document that the customer has been provided the Terms and Conditions. "I acknowledge and confirm I have read and understood the Terms and Conditions." The reseller must maintain a copy of the confirmation for a duration equivalent to the number of years of the protection plan purchased.
- **Phone sales:** Confirmation by signature on a paper document that the customer has been provided the Terms and Conditions. "I acknowledge and confirm I have read and understood the Terms and Conditions." The reseller must maintain a copy of the confirmation for a duration equivalent to the number of years of the protection plan purchased.



Country-Specific Requirements

Additional requirements for Japan (JP)

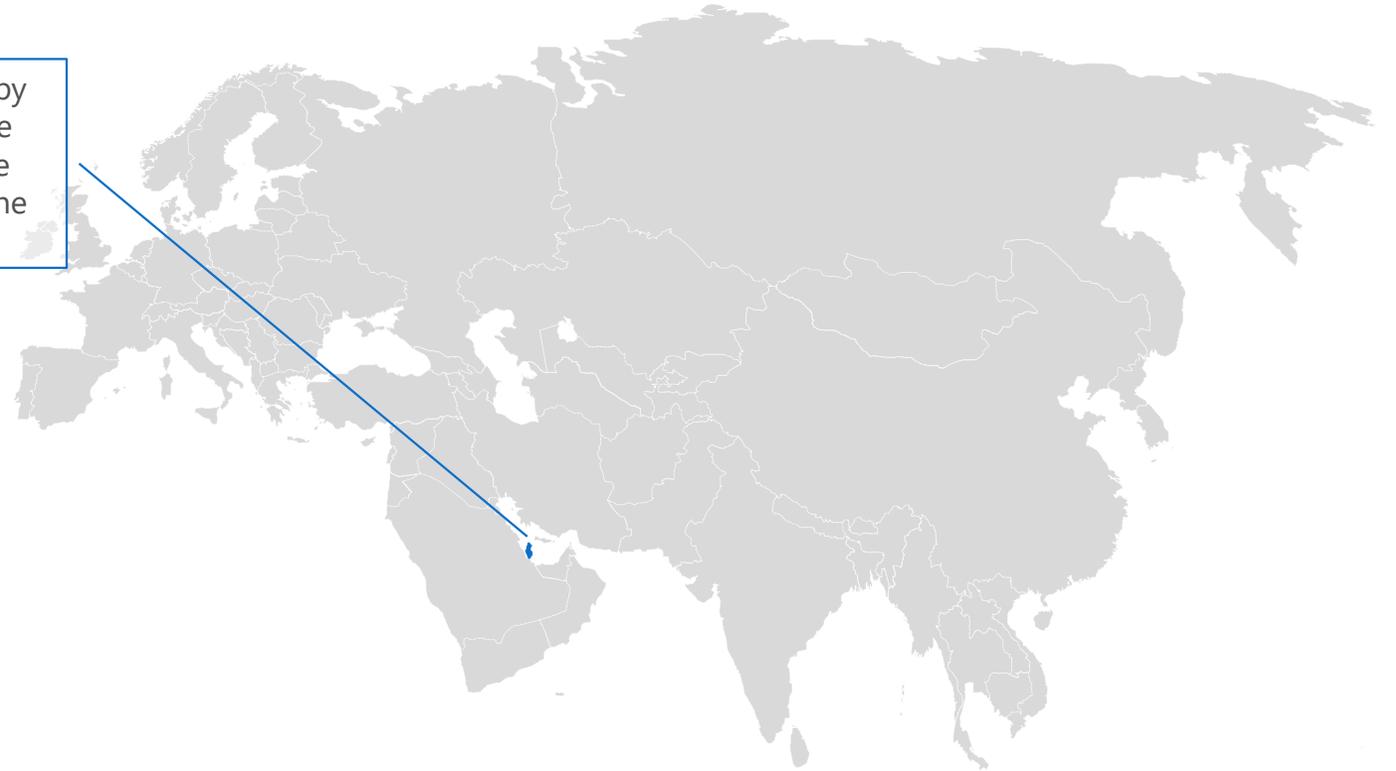
- **Offering free/complimentary protection plan** – Offering free/complimentary Protection Plan with the purchase of a Microsoft device is permitted if the normal retail price of the Protection Plan is 20% or less of the Microsoft device price.



Country-Specific Requirements

Additional requirements for Qatar (QA)

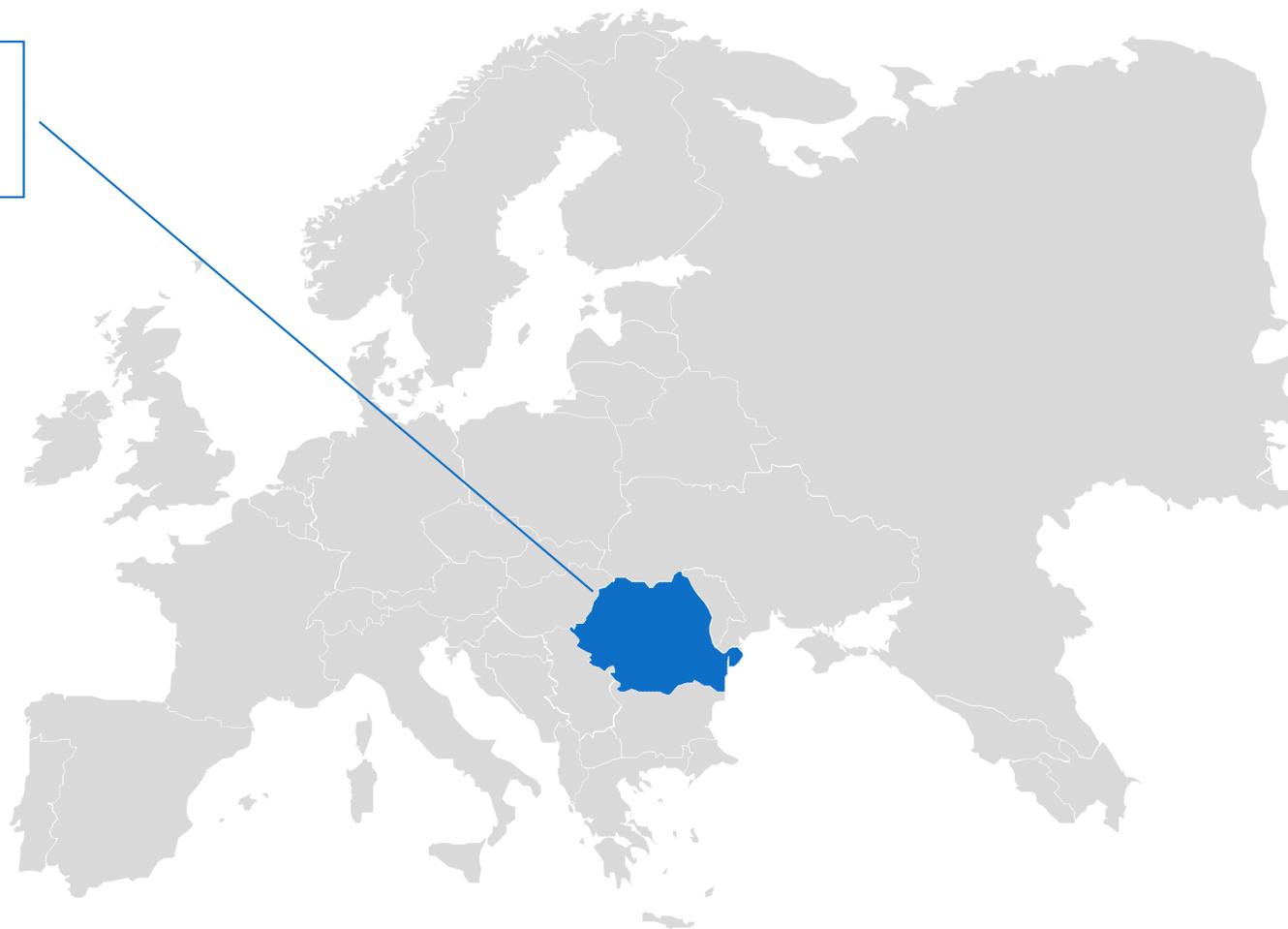
- **Non-advised sale** – Partners selling any insurance product (1PP), by any method, may only engage in a non-advised sale, meaning the seller may only present objective information and may not provide any recommendation or suggestion that the customer purchase the insurance product.



Country-Specific Requirements

Additional requirements for Romania (RO)

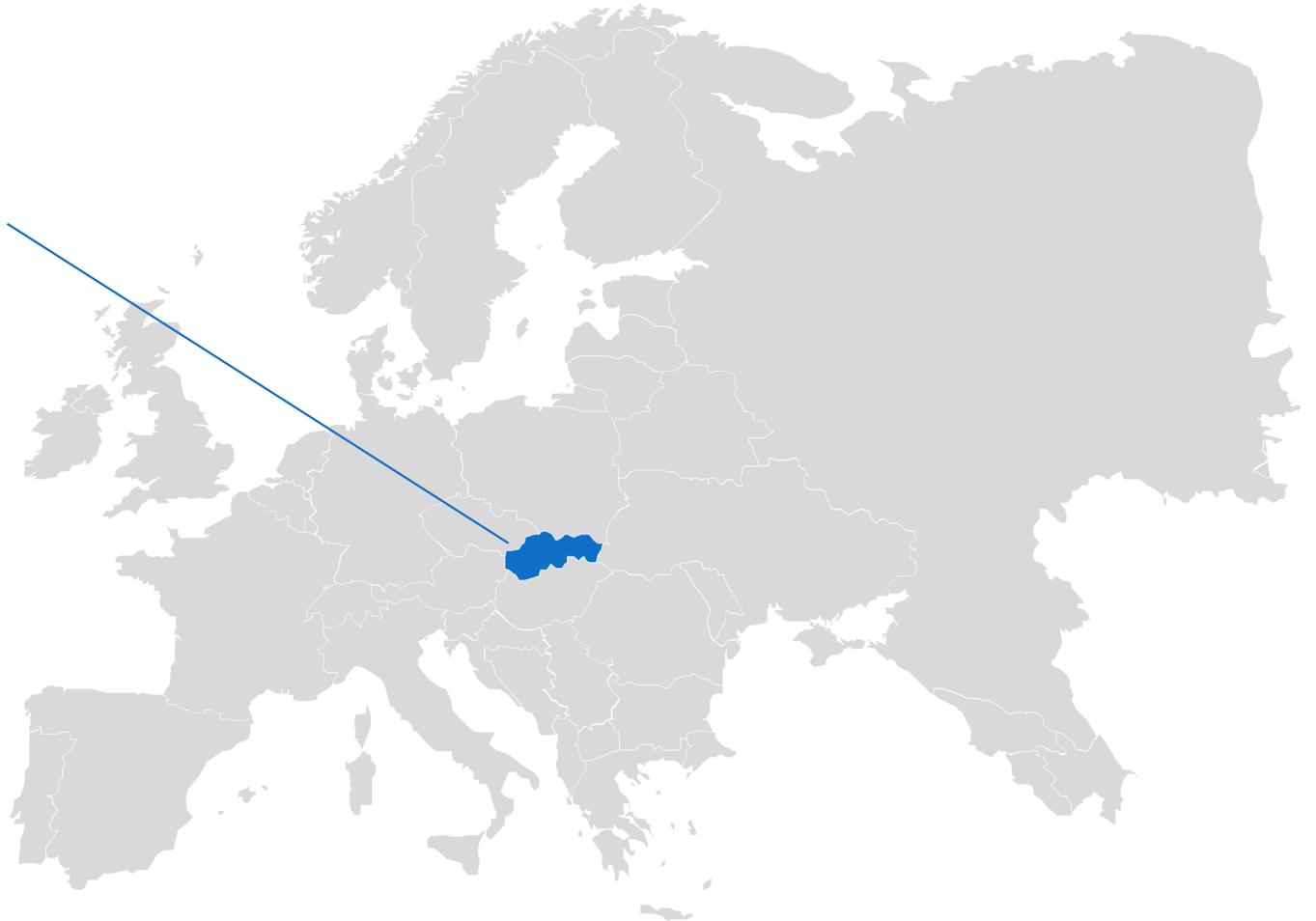
- **Terms & Conditions** – The reseller needs to be named in the Terms and Conditions document.



Country-Specific Requirements

Additional requirements for Slovakia (SK)

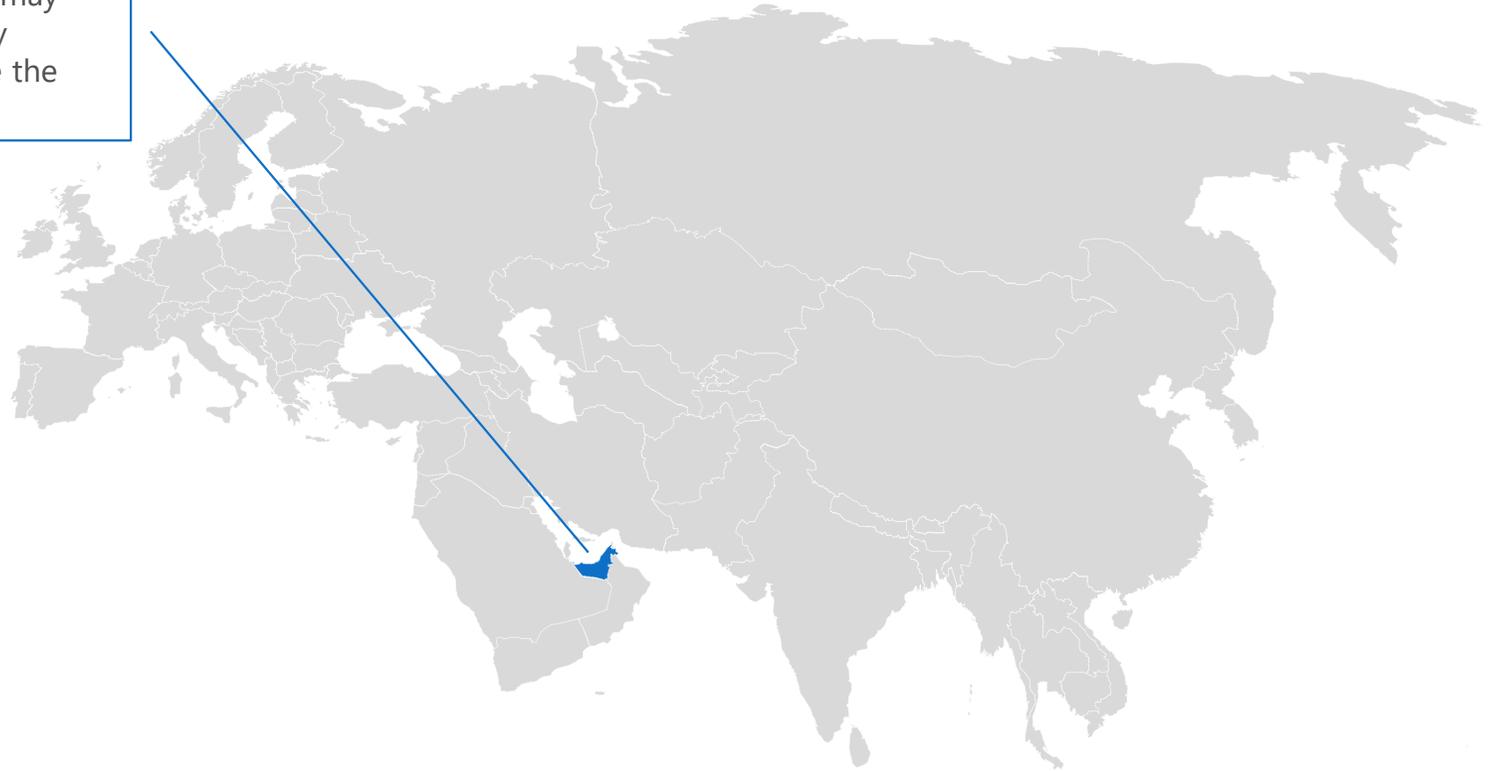
- **Marketing** – Partners / Sellers may only market Protection Plans:
 1. To customers whom they will also be able to transact the plan and device together; or
 2. To customers whom they have already sold the device to (within 45 days of device purchase).
- **Receipts** – The following must be stated in the receipt / proof of purchase: "Purchase of this Microsoft Protection Plan is subject to the full Terms and Conditions as provided to you."



Country-Specific Requirements

Additional requirements for United Arab Emirates (UAE)

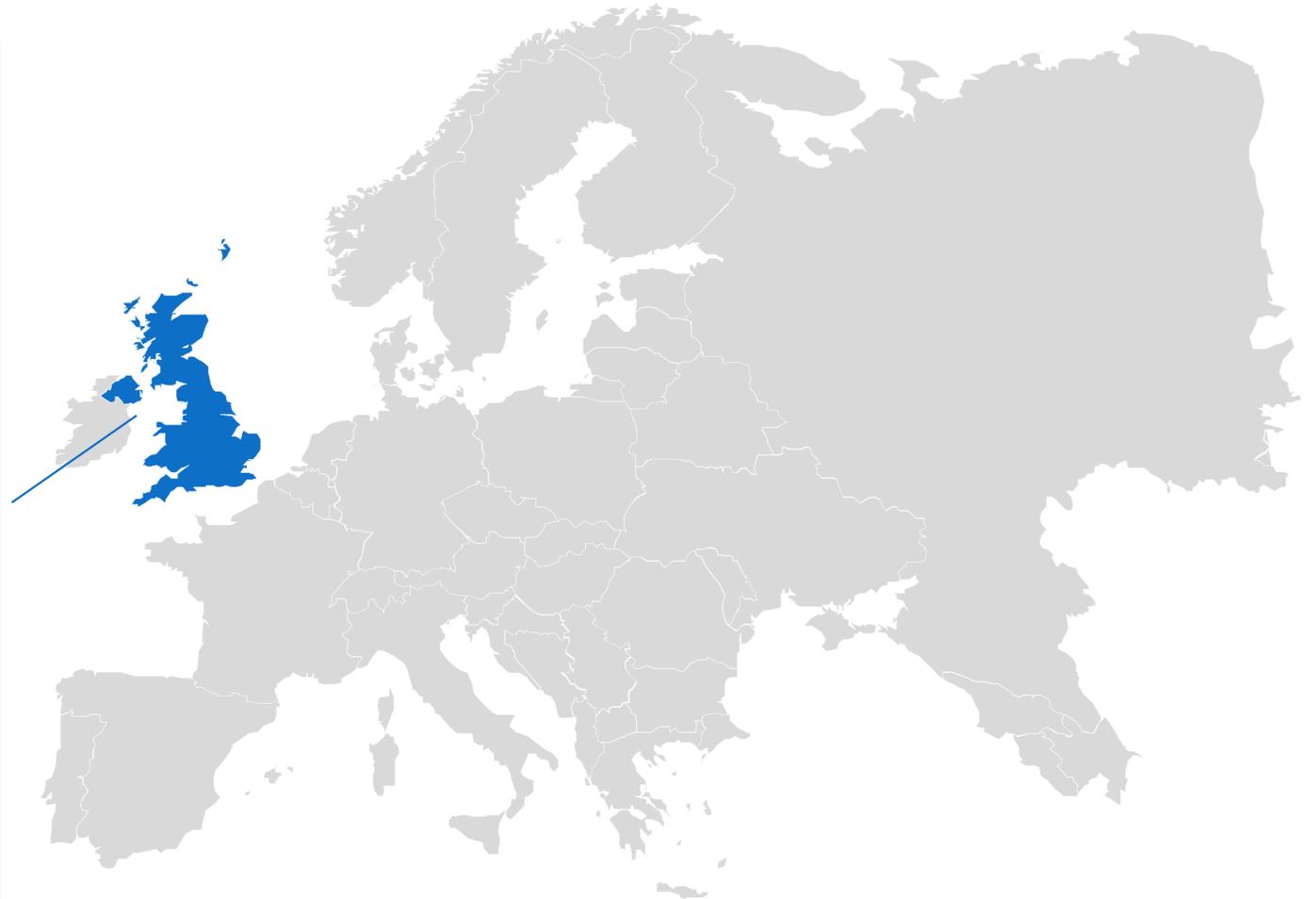
- **Non-advised sale** – Sellers of any Protection Plan, by any method, may only engage in a non-advised sale, meaning the seller may only present objective information and may not provide any recommendation or suggestion that the customer purchase the insurance product.



Country-Specific Requirements

Additional requirements for United Kingdom (UK)

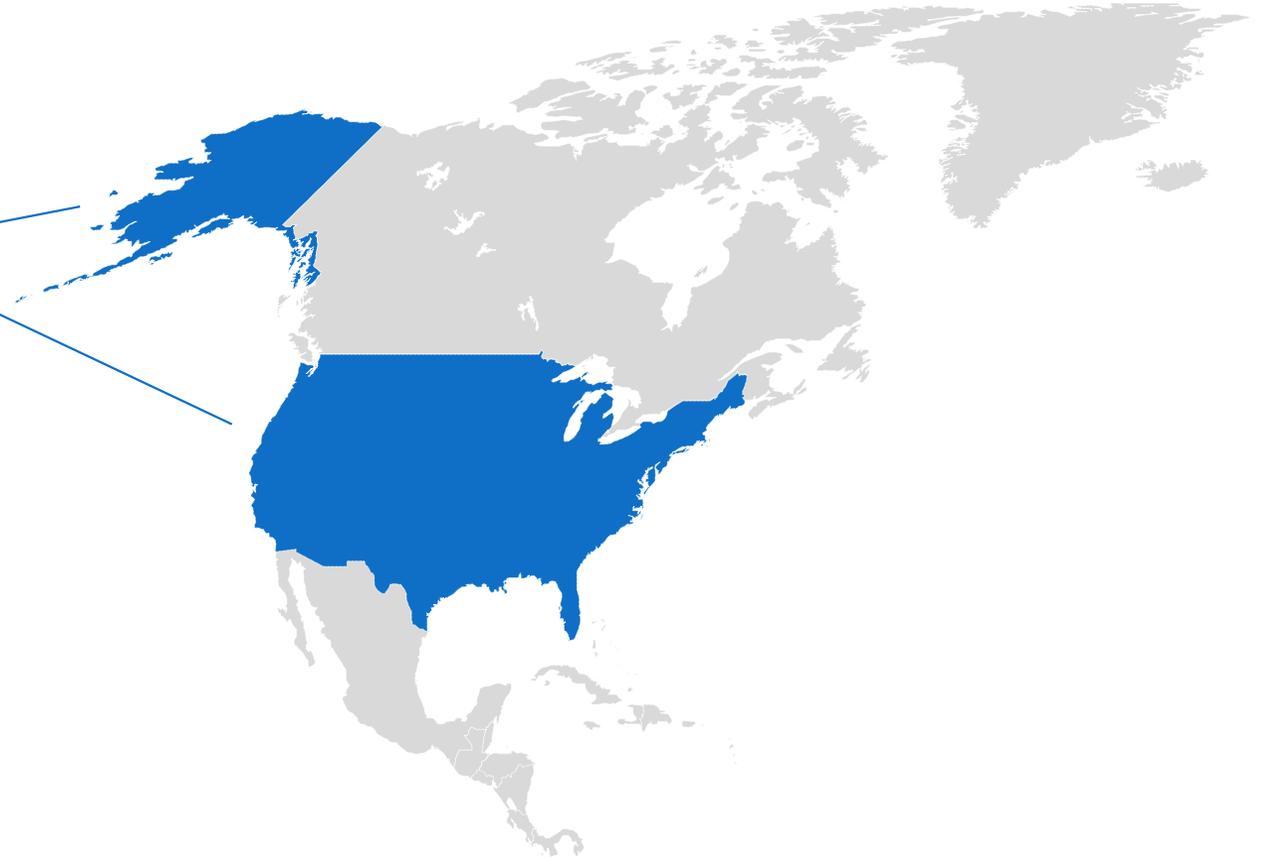
- **DTI regulations** – Protection Plans must comply with the following:
 - i. Ensuring product price displays include information (price and duration) on at least one applicable Protection Plan;
 - ii. Providing “further relevant information” to customers about Protection Plans;
 - iii. Including in published advertising materials information (price and duration) on at least one applicable Protection Plan; and
 - iv. Providing sufficient termination and cancellation rights for customers
- In store retailers must –
 - i. Provide to customers on request and at any time before the purchase of a Protection Plan, a written quotation for the price and duration of the Protection Plan relating to the electrical good(s) sold, which must remain valid for at least 30 days from the date of issue; and
 - ii. Ensure that the customer has acknowledged receipt of the written quotation in writing before the purchase of the Protection Plan



Country-Specific Requirements

Additional requirements for United States (US)

- **Free Protection Plans (FL)** – Protection Plans may not be given away for free in Florida.





Microsoft Protection Plan Classifications

Middle East & Africa (MEA) Commercial Protection Plans

Updated: 1/7/2022		Commercial												
Region	Country	Microsoft Extended Hardware Service	Microsoft Extended Hardware Service + Drive Retention	Microsoft Extended Hardware Service Plus	Microsoft Extended Hardware Service for Hub	Microsoft Extended Hardware Service for Accessories	Microsoft Accidental Damage Protection	Microsoft Accidental Damage Protection Plus	Microsoft Complete for Business	Microsoft Complete for Business Plus	Microsoft Complete for Business with Drive Retention	Microsoft Complete for Business for Accessories	Microsoft Complete for Business for Dual Screen Devices	Microsoft Complete for Business - Student
MEA	Bahrain	Plan Not Offered	Plan Not Offered	Plan Not Offered	SC	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
MEA	Egypt	SC	Plan Not Offered	SC	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
MEA	Kuwait	Plan Not Offered	Plan Not Offered	Plan Not Offered	SC	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
MEA	Qatar	INS	Plan Not Offered	INS	INS	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
MEA	Saudi Arabia	SC	Plan Not Offered	SC	SC	Plan Not Offered	Plan Not Offered	Plan Not Offered	SC	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
MEA	South Africa	SC	Plan Not Offered	SC	SC	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
MEA	UAE	SC	Plan Not Offered	SC	SC	Plan Not Offered	Plan Not Offered	Plan Not Offered	SC	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered

Americas (AOC) Consumer Protection Plans

Updated: 1/7/2022		Consumer				
Region	Country	Microsoft Plus (Consumer EHS)	Microsoft Complete for Surface	Microsoft Complete for Accessories	Microsoft Complete for Dual Screen Devices	Microsoft Complete for Xbox
AOC	Canada (BC)	Plan Not Offered	INS	INS	INS	INS
AOC	Canada (Outside BC)	Plan Not Offered	SC	SC	SC	SC
AOC	Mexico	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
AOC	United States	Plan Not Offered	SC	SC	SC	SC

Asia Pacific (APOC) Consumer Protection Plans

Updated: 1/7/2022		Consumer				
Region	Country	Microsoft Plus (Consumer EHS)	Microsoft Complete for Surface	Microsoft Complete for Accessories	Microsoft Complete for Dual Screen Devices	Microsoft Complete for Xbox
APOC	Australia	Plan Not Offered	SC+INS	SC+INS	Plan Not Offered	SC+INS
APOC	China	SC	SC	Plan Not Offered	Plan Not Offered	SC
APOC	Hong Kong	SC	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
APOC	India	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
APOC	Japan	Plan Not Offered	SC	SC	Plan Not Offered	SC
APOC	Malaysia	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
APOC	New Zealand	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
APOC	Phillipines	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
APOC	Singapore	Plan Not Offered	SC	SC	Plan Not Offered	SC
APOC	South Korea	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
APOC	Taiwan	SC	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
APOC	Thailand	Plan Not Offered	SC	Plan Not Offered	Plan Not Offered	Plan Not Offered
APOC	Vietnam	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered

Europe (E) Consumer Protection Plans

Updated: 1/7/2022		Consumer				
Region	Country	Microsoft Plus (Consumer EHS)	Microsoft Complete for Surface	Microsoft Complete for Accessories	Microsoft Complete for Dual Screen Devices	Microsoft Complete for Xbox
E	Austria	Plan Not Offered	INS	INS	Plan Not Offered	INS
E	Belgium	Plan Not Offered	INS	INS	Plan Not Offered	INS
E	Bulgaria	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	Croatia	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	Cyprus	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	Czech Republic	Plan Not Offered	INS	INS	Plan Not Offered	INS
E	Denmark	Plan Not Offered	INS	INS	Plan Not Offered	INS
E	Estonia	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	Finland	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	France	Plan Not Offered	INS	INS	INS	INS
E	Germany	Plan Not Offered	INS	INS	INS	INS
E	Greece	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	Hungary	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	Ireland	Plan Not Offered	INS	Plan Not Offered	Plan Not Offered	INS
E	Italy	Plan Not Offered	INS	INS	Plan Not Offered	INS
E	Latvia	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	Lithuania	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	Luxembourg	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	Malta	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	Netherlands	Plan Not Offered	INS	INS	Plan Not Offered	INS
E	Norway	Plan Not Offered	INS	INS	Plan Not Offered	INS
E	Poland	Plan Not Offered	INS	INS	Plan Not Offered	INS
E	Portugal	Plan Not Offered	INS	INS	Plan Not Offered	INS
E	Romania	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	Slovakia	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	Slovenia	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	Spain	Plan Not Offered	INS	INS	Plan Not Offered	INS
E	Sweden	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
E	Switzerland	Plan Not Offered	SC	SC	Plan Not Offered	SC
E	UK	Plan Not Offered	INS	INS	INS	INS

Middle East & Africa (MEA) Consumer Protection Plans

Updated: 1/7/2022		Consumer				
Region	Country	Microsoft Plus (Consumer EHS)	Microsoft Complete for Surface	Microsoft Complete for Accessories	Micrsosoft Complete for Dual Screen Devices	Microsoft Complete for Xbox
MEA	Bahrain	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
MEA	Egypt	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
MEA	Kuwait	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
MEA	Qatar	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
MEA	Saudi Arabia	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
MEA	South Africa	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered
MEA	UAE	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered	Plan Not Offered

Appendix

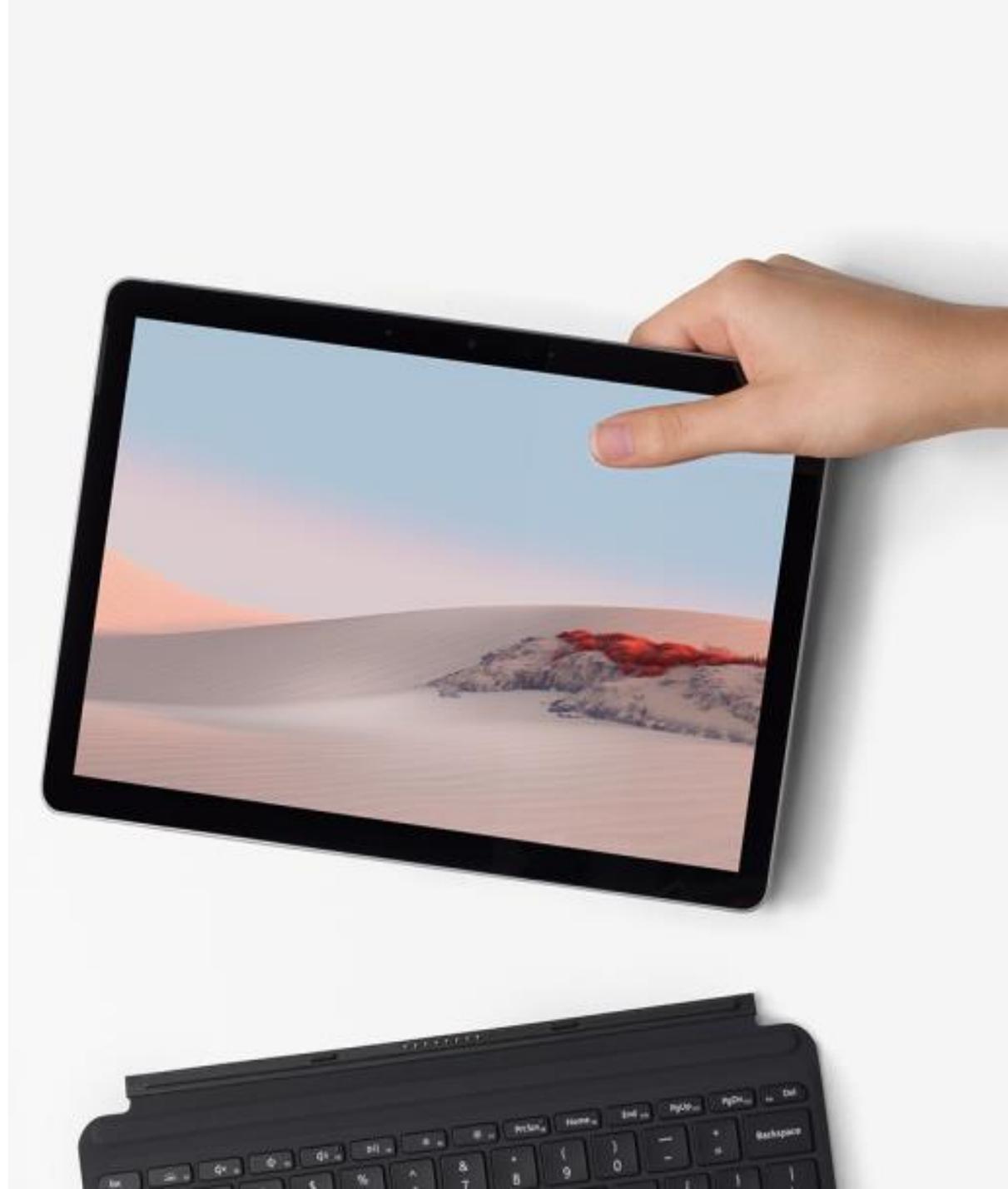


Appendix

Resources & Support

Below is a list of helpful resources and support pages you can use to find more information around Microsoft Protection Plans.

- Information pertaining to Microsoft Protection Plans – [Surface Warranty, Protection Plans & Support – Microsoft Surface for Business](#)
- For details on Microsoft Protection Plan's Terms and Conditions – [Warranty and Protection Plan Terms & Conditions \(microsoft.com\)](#)



Reminder

Vulnerable Customers

Employees of resellers who interact with vulnerable customers should be sensitive to their needs when selling Microsoft Protection Plans. They should consider how to assist and apply additional support available to help vulnerable customers, and when it is appropriate to offer this support.

Characteristics of vulnerability include:

- Customers with communication difficulties
- Customers with poor literacy or numeracy skills
- Customers with poor health, whether physical or mental
- Customer/ family member with health issues -
- Personal circumstances of the customer, particularly recent changes
- The customer's age, particularly old and young customers.
- Any combination of the above.



General Policy Requirements Checklist



General Policy
Checklist