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Why isn't all accessory equipment automatically insured with the main device?

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Insurance coverage only applies to accessories that are delivered by the manufacturer as part of the main device and are automatically included in the insurance during the ordering process. Accessories that are ordered separately – even if they come from the same manufacturer and are delivered together with the main device – are not automatically insured, as they are not captured by the insurance option.

Additionally, not all accessories are eligible for insurance. For smaller or lower-value items such as styluses, cables or cases, the insurance premiums would often be disproportionate to the product value. In such cases, offering insurance would not be economically viable – neither for customers nor for providers. Many accessories are also easily replaceable and subject to higher damage rates, which further limits insurability.

Example:

If you order an iPad and add an Apple Pencil to your cart, only the iPad is insured, provided you selected the insurance option. The Apple Pencil is not covered, as it was ordered separately and does not have its own insurance option.