

# Specialist Consumer Products Warranty & Creditor Product Range

## Warranty

### **Extended Warranty**

Covers the full spectrum of electric and electronic consumer goods against the costs of:

- Electrical, electronic and mechanical breakdown as well as physical risks such as accidental damage and theft

The insurance product can (depending on the clients needs) cover the original manufacturer of the goods, the distributor, the retailer, the end customer, customers of various banks / financial institutions / cardholders / affinity schemes.

Period of cover can range from monthly cover to a maximum of 5 years (including underlying period of cover) for manufacturer schemes.

### **Multi-Appliance Warranty**

Covers electric and electronic consumer goods against the costs of:

- Electrical, electronic and mechanical breakdown

Usually a 'package' of products is chosen, e.g. kitchen appliances (fridge, washing machine, cooker) or entertainment (TV, DVD, Stereo system)

### **Motor Vehicle Warranty**

Mechanical and electrical breakdown cover for motor vehicles. Cover period between 1 and 5 years. Used vehicles with cover from day one or extended manufacturer schemes.

### **Furniture Warranty**

Structural failure and accidental damage cover for furniture. Cover period between 1 and 5 years.

### **Plant and Equipment**

Mechanical and electrical breakdown cover for plant and equipment. Cover period between 1 and 5 years

### **Machinery**

Mechanical and electrical breakdown cover for industrial machinery. Cover period between 1 and 5 years

## **All Risks**

**Gadget insurance- Smart Phone, Mobile Telephone, iPod, Satellite Navigation, Camera Theft,** loss, accidental damage or mechanical/electrical breakdown of the mobile telephone or 'gadgets' which can include iPod/mp3 player, satellite navigation, camera and smart phone.

### **Computers, laptops and tablets**

Theft, loss, accidental damage or mechanical/electrical breakdown of the equipment.

## **Motorist Products**

### **GAP Insurance**

Return to Invoice/Return to Value Insurance - covers the shortfall between the motor insurer's settlement figure after a vehicle is written off or stolen and its original purchase price.

Financial Shortfall GAP Insurance - protects customers should their vehicle be written off or stolen - covering the shortfall between the insurer's settlement figure and the amount required by the finance company to settle the loan.

### **Tyres/ alloy wheels**

Replacement or repair of tyres following accidental damage or puncture. Can include 'run flats' for an additional premium.

### **'Dent and Ding' insurance**

Covers the remedial costs of repairing minor paint, bodywork and bumper damage that does not require a garage visit.

### **MOT insurance**

Covers costs of repair and/or replacement of covered items which fail the annual MOT roadworthiness test.

Typically sold as part of retail package, sold alongside auto warranty as an additional up- sell.

### **Mis-fuelling insurance**

Covers the cost of draining the tank, cleaning / replacement of fuel lines, fuel pump and fuel injection components following a mis-fuelling incident where the incorrect fuel is accidentally put into the fuel tank.

### **Key insurance**

Provides cover for resultant replacement keys and replacement locks in the event of car keys being lost or stolen.

### **Motor Breakdown/Roadside Assistance**

Provides cover for roadside repairs, rescue and repatriation when your vehicle is no longer driveable following a mechanical breakdown. Cover can be extended to include short term European travel as well.

## **Added Value Ancillary Products**

### **Collision Damage Waiver (CDW)**

CDW reimburses the excess a policyholder has to pay in the event that a rental vehicle they are responsible for is returned to the hire company damaged or is stolen whilst they are in charge of the vehicle.

### **Excess Waiver**

This is an annual insurance which provides reimbursement of the policy excess that has to be paid when making a successful claim under your Home, Motor, Pet or Travel insurance policies. Cover is available up to a pre-determined annual aggregate limit.

### **Home Emergency**

Covers emergency repairs or replacement to the plumbing, boiler, gas and electrical systems in domestic properties.

### **Travel Gadget - Smart Phone, 'Pod, Satellite Navigation, Camera**

Theft, loss and accidental damage to 'gadgets' whilst on holiday. Gadgets can include IPod/mp3 player, satellite navigation, camera and smart phone.

### **Spectacles Insurance**

Provides cover for accidental damage or theft of your spectacles for a maximum period of 2 years from the date of purchase.

### **Premium Waiver**

Covers the motor or household insurance premium if a customer is off work due to accident, sickness, hospitalisation or unemployment.

### **Replacement Vehicle**

This is marketed alongside a core motor insurance policy. The insurance provides cover for a replacement vehicle, where your vehicle is damaged beyond repair following a fault accident, fire, non-recovered theft or attempted theft. The replacement vehicle is typically provided for a period of 14-28 days.

### **Security Deposit Waiver**

A tenant can purchase a Security Deposit Waiver as an alternative to funding a security deposit upfront. SDW can be used for vacation stays or longer term tenancy leases. The programme benefits the tenant, as they are not funding a sizeable deposit and are not involved in disputes regarding damage fees. The Property Manager will also benefit from a streamlined process in the event of damages requiring repair.

## **Creditor**

### **Payment Protection**

We protect a full range of financial commitments in the event of being unable to work due to accident, sickness or redundancy.

- Personal loans
- Mortgages
- Income protection
- Utility bills & Subscriptions
- Debt management accounts
- Motor and home insurance premiums (premium waiver)

## **Bank Account / Credit Card Enhancements**

### **Double Warranty**

12 Months extension of manufacturer's warranty on domestic appliances (which can be 12 or 24 months maximum). Single price for all items registered during the period of cover.

### **Price Promise**

Cover for the difference in cost of a branded goods item purchased by credit or debit card which is subsequently found cheaper elsewhere (within 30-90 days). Can include internet purchases / cross channel cover if desired.

### **Purchase Protection**

Theft of or accidental loss/damage to goods purchased in full using a credit or debit card, typically for between 30-90 days from date of purchase.

### **Payment Card Protection**

Covers financial losses through unauthorised usage of credit/debit card(s).

### **Ticket Insurance**

If a policyholder cannot attend an event or show, they get 100% of the face value of their ticket reimbursed. Covered reasons include illness, serious injury or death, air line delays, traffic accidents, unavoidable business trips and jury service.

### **Identity theft**

Covers losses suffered as a result of someone fraudulently, and for financial gain, using the identity of the insured, covering such acts as applying for or obtaining bank account/credit cards/loans.

Covers specified financial losses incurred and time spent recovering any details/documents stolen, cost of replacement documents, credit rating reinstatement and solicitors fees.

### **ATM Assault**

Covers the customer if they are robbed within 15 minutes or withdrawing money from an ATM anywhere in the world. Product will reimburse money stolen and can pay a cash benefit for insured injuries.

### **Handbag/ Wallet**

The Handbag or Wallet policy provides reimbursement for the cost of a replacement handbag/wallet and contents.