



Specialists in niche protection

Assurant Solutions specialises in creating, underwriting and administering niche insurance protection products to protect consumers' most valuable assets. This includes the protection of personal possessions, which often have both financial and sentimental value. We offer a range of quality niche insurance plans and back these up with first rate customer service.

Exclusions

We look to make exclusions as clear as possible. Where requested by clients, we are able to produce Terms and Conditions and Key Facts documents in Plain English.

Because of the emphasis we place on flexibility, we can also look to tailor how exclusions operate for each client. Exclusions are specific for each product, but typically would include:

Product Replacement/Jewellery/ Mobile Phone Insurance

- Lost items, theft from a car unless item concealed and security system activated, theft if no sign of force used to enter, damage due to normal wear or tear and if manufacturer's instructions have not been followed.

Extended Warranties

- If the product is lost, loss or corruption of data due to computer viruses, any software, where the item is used for a purpose not intended by the manufacturer and any loss due to negligence.

Home Emergency

- Third party or accidental damage, consequential loss, pre-existing faults, frozen pipes, council tenants and commercial properties. There is also a waiting period before each claim which is between 14 to 28 days, depending on the policy.

Home Appliances Protector

- Theft, normal wear and tear, accidental damage (unless requested), pre-existing faults and disposal of the original item. We only cover items up to 10 years of age.

Portable Electronics Protector

- Theft from a car unless the item is concealed and security system activated, software and consequential loss. Items can only be insured either at point of sale or within six months of purchase to allow for registration – and must be under five years old.

Credit Card Purchase

- Purchases of motorised vehicles, goods that are lost and those already covered by another form of insurance such as home contents, travel insurance or manufacturers' warranty and cash and tickets.

Price Protection

- Where there is a price difference of £25 or under, items purchased at an auction or from internet sites, items that are not identical, PC or computer equipment and software and goods bought in a sale.

Assurant Solutions

Assurant Solutions businesses develop, underwrite, market and administer specialty insurance, extended service contracts and other risk management solutions through collaborative relationships with leading financial institutions, retailers, automobile dealers, funeral homes, utilities and other entities. With operations in 25 locations, including executive offices in Atlanta, Georgia, USA, Assurant Solutions serves clients and their customers in 13 countries throughout North America, the Caribbean, Latin America, Europe and Asia.

Assurant Solutions is part of Assurant, a premier provider of specialised insurance products and related services in North America and selected international markets. Its four key businesses - Assurant Solutions, Assurant Specialty Property, Assurant Health and Assurant Employee Benefits - partner with clients who are leaders in their industries and who have built leadership positions in a number of specialty insurance market segments worldwide.

Assurant, a Fortune 500 company and a member of the S&P 500, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has over \$25 billion in assets and \$7 billion in annual revenue.

Visit www.assurantsolutions.co.uk

We believe in helping our customers and are pleased to support the Financial Services Authority's initiative to provide clear, impartial information for consumers: www.moneymadeclear.fsa.gov.uk

The information supplied in this brochure is for use by financial services professionals only and should not be relied upon by other parties.

Assurant Solutions operates in the UK and Ireland through member companies known as Assurant General Insurance Limited (registered in England no. 2341082) and Assurant Life Limited (registered in England no. 3264844). Both companies are authorised and regulated in the UK by the Financial Services Authority.



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ASSURANT
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| Personal Property Protection Insurance

For Financial Services Professionals only

Personal Protection Property Insurance

Because you value your possessions

Product Replacement Plan

Our product replacement insurance policies are comprehensive, easy to understand and mean that either a like for like replacement or a repair is sorted out promptly for the customer. The cover is available on a wide range of items including electrical goods. It can provide excellent value and can give consumers peace of mind in knowing their purchases are fully protected.

Key Benefits:

- Cover includes accidental damage, theft, robbery, breakdown and standard perils (such as lightning, flood and earthquake).
- Offers a choice of protection periods.
- Is available on a repair and/or like for like replacement basis.
- Breakdown cover is available on certain domestic appliances.

Extended Warranty Protection

Assurant Solutions provides high quality and straightforward extended warranty cover, which can be sold with a variety of consumer goods. This product can be tailored to meet a client's requirements. This cover comes into force once the manufacturer's guarantee has expired – typically after 12 months. It provides wider cover than the Product Replacement Plan and can also last for a longer period – up to 60 months.

Key Benefits:

- Includes cover on electrical items against accidental damage and theft and includes cover for breakdown once the manufacturer's warranty has expired.
- Offers repair or replacement, whereby we try to repair the product before offering a replacement.
- Provides flexible repair options.
- Offers pro-rata refunds.
- Provides up to three years cover.

Tailored Personal Property Protection

Assurant Solutions can create a bespoke insurance product to protect a wide range of items, such as jewellery, mobile phones, spectacles or electrical goods. We work closely with retailers, manufacturers and distributors to provide cover that can be tailored to meet different customer needs and to establish the most suitable sales and marketing processes.

Jewellery Insurance

An insurance plan aimed solely at protecting watches and jewellery which can be purchased by the wearer or by someone buying the item as a gift – as an additional way to show they care. This is a straightforward insurance product which is sold at point of sale. As there is no excess to pay, it is suitable for customers who already have existing contents cover, which typically does have an excess when making a claim.

Key Benefits:

- Provides cover for 1,2,3 or 5 years on jewellery and watches.
- Includes worldwide cover for accidental damage, theft, robbery and loss (goods must be purchased in the UK or on line with UK specification).
- Includes cover breakdown on defective parts or workmanship for clocks, watches and barometers.
- There is no claim excess to pay.
- In the case of accidental damage, we offer a repair service first and if this is unsatisfactory, we will look to replace the item. Once a product replacement takes place, cover ceases.

Mobile Phone Insurance

Mobile phones have now become an everyday and to many people, an essential communication tool, for both business and personal use. Many mobile phones now offer advanced technology and have high price tags – and can be attractive to thieves. This dedicated insurance product is aimed at pay-as-you-go phones.

Key Benefits:

- Provides cover for 12 months on 'pay as you go' mobile phones.
- Includes cover for accidental damage, theft and loss.
- In the case of theft mobile phones are replaced.
- In the case of accidental damage, we offer a repair service first and if this is unsatisfactory, will replace the phone. Once a product replacement takes place, cover ceases.



Home Emergency Insurance

This flexible extended warranty plan ensures a customer's home and appliances are covered by 24 hour emergency call outs and repairs. Cover is provided for essential services such as gas, water and electricity as well home appliances such as cookers, fridges and washing machines. We provide both a reputable local repairer and cover the repair or replacement costs.

Key Benefits:

- 24 hour emergency on-site repairs and contributions towards the replacement should various domestic services and appliances fail.
- We make contributions to hotel charges should the home be uninhabitable.
- A choice of levels to give the customer the opportunity to select the cover which is most appropriate for them from:
 - Plumbing and drainage systems
 - Plumbing maintenance
 - Water pipe supply
 - Electrical wiring and fittings
 - Gas central heating system

Home Appliances Protector

The cover acts as an all-in-one extended warranty for a range of domestic goods, protecting against electrical and mechanical breakdown, which typically may not be covered by a standard contents policy. The cover comes into force following the expiry of the manufacturer's warranty. If the item cannot be repaired, we will offer a replacement.

Key Benefits:

- Service provided by a network of skilled repairers around the UK.
- In cases of total failure we will aim to get an engineer to the customer's home within two hours.
- The cover offers variable payment terms (monthly, annual renewable and 1,2,3,4 or 5 year fixed term).

Portable Electronics Cover

We provide specialist cover for a variety of portable electronic goods such as PDAs, laptop computers, satellite navigation systems, MP3 players, video and digital cameras and games consoles, together with accessories when these are purchased with a main item.

Key Benefits:

- Repair or replacement is up to the original purchase price (to a pre-agreed limit).
- Cover is provided for accidental damage, theft, robbery, breakdown and standard perils (such as lightning, flood or earthquake).
- Allows the customer to choose the amount of insured items.
- Provides the option to change the items covered.
- Gives worldwide cover (but goods must be purchased in the UK or online with UK specification).
- Has a choice of protection periods.

Credit Card Purchase Protection

This cover safeguards purchases made with a credit card. Most items are protected against accidental damage, theft and robbery up to 100 days after the date of purchase, and typically the insurance is included within a credit card package.

Key Benefits:

- Cover is immediate, giving extra peace of mind to the consumer, knowing that their purchase is protected from day one.
- Claims can be made up to a maximum limit of £1,500 per item and up to a maximum £50,000 limit in any 12-month period.
- Claims can be made up to 100 days after the item was purchased.
- A 30-day cooling off period allows the consumer to make sure the cover is right for them.

Credit Card Price Protection

It is frustrating to find the same item in another store for a lower price. This cover allows the consumer to claim back the difference between the original price paid and the reduced price and typically, the insurance is included within a credit card package.

Key Benefits:

- Cover is immediate; the consumer knows their purchase is protected from day one in an increasingly competitive retail environment.
- The consumer does not have to spend time comparing prices – if they find the item can be purchased for a lower price in the UK, they can make a claim.
- Claims can be made for a maximum of £500 per item.
- Claims can be made for up to 60 days following the purchase of the item.
- A 30-day cooling off period allows the consumer to make sure the cover is right for them.

Bespoke design for Corporate Partners

One of the major advantages in choosing to work with Assurant Solutions is that we can offer tailored solutions as well as off the shelf products. Our core strengths are innovation and flexibility and so we can work with you to create an offering that is tailored to your specifications. This means that the requirements of your target market are reflected in the insurance offering.

Depending on what suits your customers, we can tailor excesses, the duration of the policy, payment methods and other terms.

You can also be reassured that Assurant Solutions is committed to treating customers fairly and provides a fast and efficient claims service, and where possible, authorises these by telephone.