

An introduction to Assurant



The Assurant proposition

- Buildings & Contents Insurance from a panel of household name insurers
- Policies rated between 3*-5* Defaqto
- Additional products - Home Emergency, Legal Expenses and Legal Expenses with Rent Guarantee covering up to £3,000 pm
- A quick and user-friendly quoting system - Quoforma+
- Adviser dashboard - MI, commission, stats
- Gold Service - a referral option enabling you to offer your customers a B&C service without having to write the business yourself
- Non-standard & commercial referral options



Assurant Core Values

Common Sense, Common Decency
Uncommon Thinking, Uncommon Results

Honest and transparent; keep it simple and do it well

Build strategic partnerships; in it for the long term

What we cover



Buildings and Contents insurance from a panel of household name insurers

Our Panel



Distribution



Mortgage Brokers &
Financial Advisers



Mortgage Clubs &
Networks

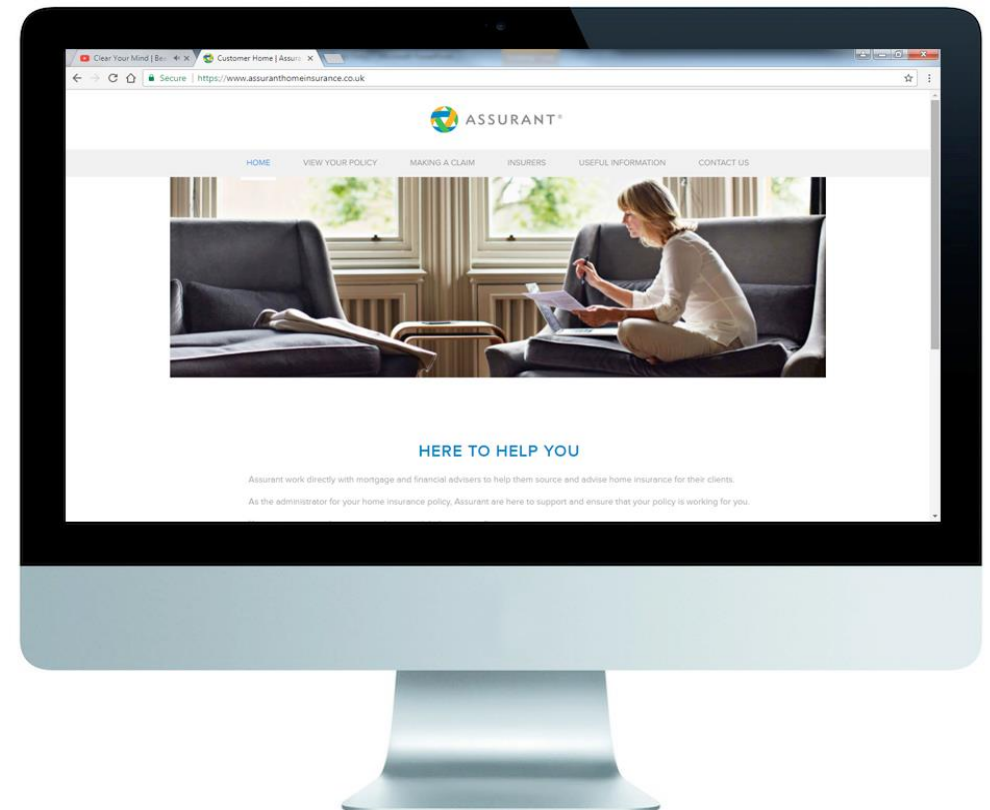
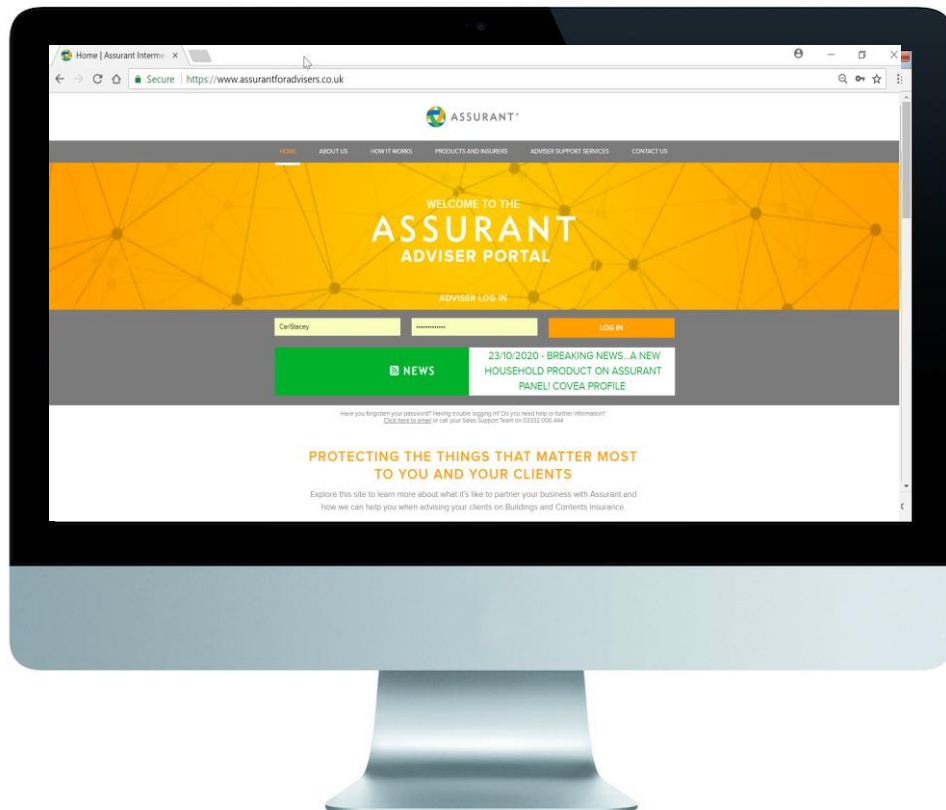
Our websites

Adviser portal

www.assurantforadvisers.co.uk

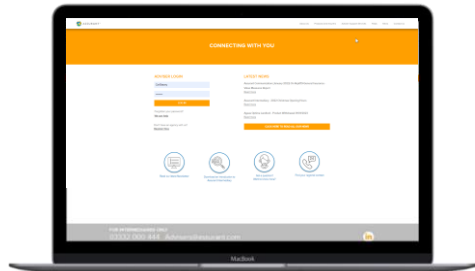
Customer portal

www.assuranthomeinsurance.co.uk

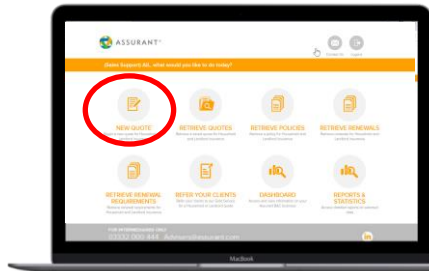


Write it or refer it - don't miss it!

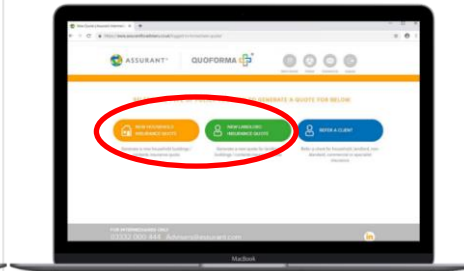
Go to the adviser website and login



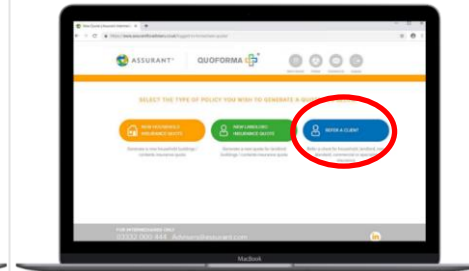
Select New Quote from the dashboard



Choose “Household” or “Landlord” insurance and quote yourself



Or “Refer your clients” and input details to send to us



By referring clients you can still offer the service without doing the work...

- Complete a short online referral form
- We will call clients on the requested day and time
- We are responsible for all compliance and regulatory requirements

Write it - earn 27.5% commission
Refer it - earn 17.5% commission

Non-Standard referral option

What you can expect from our service

- We aim to get a quote back within 48 hours of us receiving your referral
- Updates from on quote status
- 50% of the total commission generated (likely to be 10% of premium)*
- An expected minimum average premium of £700+ - likely to be £2,000 for mid/high net worth cases

Property conditions we can cover...

- Flood risk
- Subsidence risk
- Renovations
- Property under construction
- Listed buildings

Property usage we can cover...

- Multiple occupancy (HMOs)
- Business/commercial
- Full cover available on residential and landlord unoccupied properties
- Buy to let Portfolios (100+ properties if required)
- Holiday homes
- Air BNB lettings
- Second homes

Please note - we cannot quote for thatched properties or properties to be demolished.

Property types we can cover....

- 6+ bedrooms
- Blocks of flats
- Barn conversions
- Timber/steel framed
- Non standard construction

Property owners we can cover...

- High Net Worth customers who have high risk cover requirements
- Criminal convictions
- CCJs and bankruptcy
- Poor credit history
- Cancelled policies or no previous insurance
- Customers with large or multiple claims

* Commission levels can differ depending on the product sold. Commission levels at new business and renewal may be subject to change as part of our internal reviews and ongoing regulatory responsibility under the General Insurance Pricing Policy.

Adviser Testimonials

A) *"I'm more than happy for you to use some of that as a testimonial. No, not all GI providers are the same. With Assurant you actually get a service."*

B) *"Just spoken to Broker, she was very happy with the service you gave and how you helped her with all those policies and for her son. She's just put one on risk with us today as well 😊"*

C) *"Broker was very vocal about the high level of service and support they have received from John since they've been in lockdown. In his own words, what John has done has made their life easier and has stopped "X" from 'mopping up'."*

D) *"I just wanted to send you a great big thank you to you and the team for your help yesterday with our emergency buildings insurance policy. Our client should be able to complete today thanks to your efforts. As always you have been most helpful and nothing is ever too much trouble which is why I'll always recommend your services."*

E) *Quick responses and updates are crucial in todays market and you always provide that great service. Thanks again 😊"*

F) *"Thanks for assisting us with the claim to the damage to the engagement ring, we received the repaired ring back last week and we can't believe what an excellent job they have done."*

From the initial claim to the final outcome, the service was first class. We even received funds back, as the claim wasn't as much as the excess and was classed and "Private repair" rather than us having to make a claim.

We need to discuss how we now push this for all our clients, as I haven't had the best experience in the past, but if this is the standard, then we need to be offering this as part of our services."

Support

- Regular Newsfeeds and Newsletters
- Adviser Support Services website information
- Ongoing Support for your business from your dedicated BDMs and Account Managers



Assurant for Advisers

EDITION 7 | SPRING 2023

Hello and welcome to the first Assurant for Advisers Newsletter of 2023.

With Consumer Duty fast approaching, we bring you an update on where Assurant currently is on this project. There is also helpful content you can share with your customers on the danger of underinsurance, claims inflation and the impact this can have, and how home emergency can be such a useful addition to the core cover of the policy.

Our BDM and Account Management team (you can find out a little bit more about them [here](#)), support adviser firms and the service they offer their customers through home, landlord and even non-standard insurance business.

If there is anything we can do to support you and your business, feel free to contact us at any time.

[Contact us >](#)



Consumer Duty plan – An update to distributors

Find out what Assurant are doing to ensure we're compliant with the FCA's latest flagship programme around making sure regulated entities are putting customers' needs first.

[CLICK FOR MORE INFO →](#)

And in case you missed it, you can check out our previous update on Assurant's approach to Consumer Duty.

[CLICK FOR MORE INFO →](#)

Home Emergency – first aid cover for your home

Nasty surprises such as burst pipes, lost keys and heating failure are not only unpleasant but can also be expensive to put right. Home Emergency Cover can provide essential 24/7 support

[CLICK FOR MORE INFO →](#)



HOW OFFERING YOUR CUSTOMERS A B&C SERVICE CAN HELP YOU ALIGN WITH CONSUMER DUTY

Consumer Duty will not have escaped anyone working in Financial Services and the implementation date of the end July 2023 is fast approaching.

While a lot of firms may feel they are already doing a lot of what is being asked, Consumer Duty will have a big impact to businesses and individuals and firms cannot get it wrong.

The Financial Conduct Authority (FCA) is expecting a culture shift for firms with the responsibility moving from the customer [to the firm](#).

A critical takeaway from the new rules is that you must be able to [evidence](#) that customers are receiving good outcomes. Forget what you can tell, what can you show if you are asked for evidence.

ADVISER SUPPORT SERVICES



EDUCATION
& SUPPORT



CONTENTS
CALCULATOR



QUOFORMA+
SYSTEM
GUIDE (B&C)



REFER
YOUR
CLIENTS -
GOLD
SERVICE



COMMISSION
CALCULATOR

EDUCATION & SUPPORT

We want to help our business partners and adviser firms to offer and sell more Buildings & Contents insurance to their clients.

We have created a resource centre that contains guides, product information and marketing tips to assist individual advisers or firms when they are talking to clients about their Buildings and Contents needs.

If you are registered with us, you will be able to log in and view a suite of constantly growing materials but the items below show some of the information you can use when you work with us.

[Adviser Support ideas pack](#)

A support pack with suggested content for client contact that was originally created at the very beginning of the pandemic to help mortgage brokers and financial advisers support and help protect their clients

[An introduction to Home Insurance](#)

A 60 minute CPD accredited course giving a basic introduction to Home Insurance

[Non Standard Referral Service](#)

Did you know that Assurant Intermediary doesn't just help you to cover standard buildings and contents cases? Our non-standard product portfolio can provide solutions in a number of situations which some standard insurers won't accept.

[Non Standard cover available through our "standard" panel](#)

Examples of what could be considered non standard cover that is available through our standard panel and the Quoforma+ quoting system



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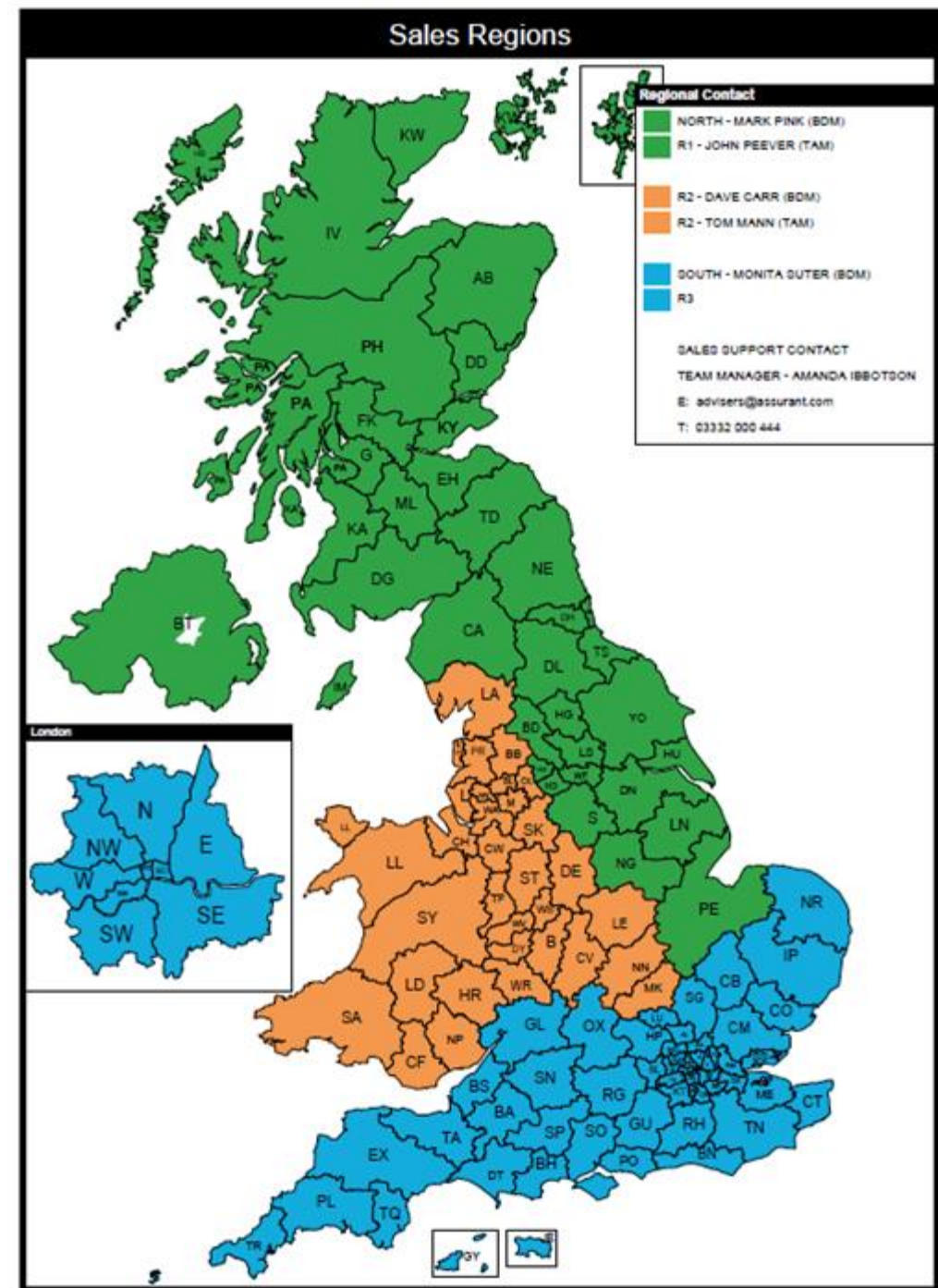
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Assurant's solid balance sheet, revenue, and cash flow drive our

financial strength

and investments in innovation.



Solid balance sheet
fuels investment for
the long term

\$33 billion in assets;
\$10 billion in revenue;
\$495 million in holding
company liquidity*



Committed to
investing in
innovation

More than \$100 million
invested in disruptive,
early-stage startups
since 2015

NYSE: AIZ

Fortune 500
company #384

Publicly traded on the New
York Stock Exchange



Highly rated for
financial strength

A financial strength
ratings from AM
Best^{*(1)}



Recognized as a top
financial performer
in our industry

Named one of
Ward's 50 Top Performing
P&C Companies for 16
consecutive years

*As of September 7, 2023

(1) Investment grade ratings for holding company senior long-term debt by S&P and Moody's

[illegible]

We want to support and can help your business