



Product Schemes

A comprehensive guide



Motor Warranty

What is Motor Warranty and what does it cover?

A car warranty, sometimes called an extended car warranty, covers you against the costs of parts and labour with mechanical and electric faults on your vehicle. Warranties are usually provided by the car manufacturer, dealerships or third-party car warranty providers. Protection from a car warranty will vary depending on your level of cover and provider. You may also be expected to maintain your vehicle to the manufacturer's specifications as part of your car warranty agreement. A car warranty will usually last for an agreed period of time and/or up to a certain mileage, depending on the warranty provider you choose.

The benefits of Motor Warranty to customers

Cost Savings: An extended car warranty can help save you money for parts, and labour if something is to go wrong with your vehicle.

Peace of Mind: A warranty can give you peace of mind as you'll be covered for issues with your vehicle.

Genuine parts and expertise: Repairs under warranty are typically done using genuine parts and by trained technicians, ensuring quality of the work and that it continues to meet the manufacturer's standards.

Reduces ownership anxiety: New car buyers, in particular, benefit from reduced anxiety knowing that their investment is protected, which can lead to a more positive ownership experience.

Attracts new customers: A strong warranty can be a differentiator, attracting new customers who seek security in their purchases.

Facilitates Upselling: A motor warranty can be leveraged to upsell customers on extended or premium warranty packages.

Different levels of cover

There are different levels of cover for motor warranty. The cover levels vary depending on the parts that are used to fix the car. Cheaper levels of cover can be use non-OEM parts whereas higher levels of cover will only use OEM parts.



Wedding Insurance

What is Wedding Insurance and what does it cover?

Wedding insurance protects your wedding investment from unforeseen events like cancellation, postponement, or extra costs. It covers venue issues, vendor no-shows, attire damage, and public liability, and may include multiple events, overseas weddings, and pre-paid expenses. It provides peace of mind by protecting against financial loss from unexpected disruptions.

The benefits of Wedding Insurance to customers

Financial Protection: It safeguards against significant financial losses if the wedding is cancelled or postponed due to unforeseen circumstances such as illness, extreme weather, or accidents.

Vendor Failures: Covers costs incurred if vendors such as photographers, caterers, or florists fail to deliver services or go out of business.

Venue Issues: Provides cover if the wedding venue becomes unavailable or unusable, helping to recover deposits and secure alternative locations.

Attire and Ring Protection: Guarantees compensation for loss or damage to vital items such as wedding attire and rings, helping to prevent unexpected out-of-pocket costs and ensuring that essential possessions like

these are protected from unforeseen financial burdens.

Public Liability: Offers protection against accidents, injuries, or property damage during the wedding, reducing the risk of legal and medical costs.

Peace of Mind: Reduces the stress associated with planning and executing a wedding, knowing that various potential issues are covered.

Comprehensive Cover Options: Many policies cover a wide range of scenarios, including transportation issues, wedding gifts, and even specific aspects like honeymoon cancellations.

Additional Benefits

Policies can also cover other elements such as postponement due to illness, extreme weather conditions, and even vendor bankruptcies. This extensive cover ensures that you are prepared for various contingencies, making the planning process smoother and less stressful.

Different levels of cover

All levels of wedding insurance cover the same items, but the amount increases with higher levels. For example, cancellation cover ranges from £6,000 to £80,000. The flexibility in cover options helps you find the right balance, providing the peace of mind that comes with knowing your wedding is financially protected.



Furniture Warranty

A Furniture Protection Plan or Extended Warranty with Accidental Damage Cover is a service agreement that provides additional protection for your furniture beyond the standard manufacturer's warranty. This type of plan specifically includes cover for accidental damage, such as stains, spills, rips, tears, burns, and other mishaps that occur during normal use. It also covers against structural damage, ensuring that your furniture remains in good condition for a longer period.

Key Features

Stain Protection: Provides cover for accidental spills and stains from food, beverages, ink, and other substances. The plan typically includes professional cleaning services or reimbursement for cleaning costs.

Accidental Damage: Includes protection against accidental rips, tears, burns, cuts, and scratches that occur during regular use. This often involves repair or replacement of the damaged item.

Duration: Usually extends for a period of three to five years from the date of purchase, offering long-term peace of mind.

Repair and Replacement Services: If the damaged furniture cannot be repaired to its original condition, the plan may cover the cost of replacement.

Structural Damage: If the structure of the furniture is damaged, it will be repaired or replaced. Structural damage can mean a break

or snap, or any other type of damage that prevents the structure from functioning properly.

The benefits of furniture warranty to customers

Financial Savings: A furniture protection plan can save you significant amounts of money by covering repair or replacement costs that would otherwise come out of your pocket.

Cost - Effective Repairs: Covers the cost of repairs for accidental damage, which can be expensive without a plan. Professional repair services included in the plan can restore your furniture to its original condition.

Replacement Costs: In cases where repairs are not possible, the plan may cover the replacement cost of the furniture, saving the consumer significant money. This is particularly beneficial for high-value items that are costly to replace.

Peace of Mind: This comprehensive cover ensures that your investment in furniture is well-protected, providing financial security and peace of mind. Knowing that you are covered in case of accidents or structural failures allows you to enjoy your furniture without constant worry.

By opting for a furniture protection plan, your furniture remains in excellent condition and you are financially protected against unforeseen damages. This means that you can confidently use and enjoy your furniture without the stress of potential accidents or damages.



Smart and Alloy

What is smart and alloy insurance and what does it cover?

Smart and Alloy insurance provides comprehensive cover for alloy wheels, including protection against cosmetic damage. This insurance covers both accidental and malicious damage, ensuring that any harm to the wheels is taken care of without incurring significant out-of-pocket expenses.

The benefits of Smart and Alloy insurance to customers

This product offers customers peace of mind, knowing that if their car's alloy wheels are damaged, the insurance will cover the repair costs. This not only maintains the aesthetic appeal of the vehicle but also prevents any potential loss of value. The assurance that damages will be swiftly repaired helps vehicle owners avoid the stress and financial burden associated with such incidents. Additionally, having this insurance means that even minor cosmetic damages are addressed promptly, ensuring that the vehicle always looks its best.

Peace of mind: Knowing that if the customer's alloy wheels are damaged, the insurance will cover the repair costs.

Risk mitigation: Our smart and alloy insurance reduces risk as we cover the repair cost.

Enhanced brand reputation: Offering smart and alloy warranties boosts your reputation as a business that cares about customer satisfaction.

Attraction of new customers: Smart and alloy warranties may attract new customers who might be hesitant to purchase without added protection.

Increased market share: Offering warranties can help you capture a larger share of the market by appealing to more customers.

Improved service offerings: Smart and alloy warranties may offer you a more comprehensive service package, meeting a wider range of customer needs .

Different levels of cover:

Smart and Alloy insurance offers various levels of cover to suit different needs. The cover duration ranges from 1 year to 4 years, allowing customers to choose the term that best fits their requirements. This flexibility ensures customers can find a suitable option to protect their vehicle.



Brown and White Warranty

What is Brown and White warranty and what does it cover?

Brown Warranty Cover: Brown warranty cover refers to warranty plans specifically designed for electronic goods and home entertainment devices. This type of cover typically includes items like:

- Televisions
- Audio systems
- Computers and laptops
- Mobile phones
- Cameras
- Gaming consoles

These warranties cover repair or replacement costs due to mechanical or electrical failures, and sometimes accidental damage, for a specified period after purchase.

White Warranty Cover: White warranty cover pertains to household appliances, often referred to as “white goods.” This category includes items such as:

- Refrigerators
- Washing machines
- Dishwashers
- Ovens and cookers
- Microwaves
- Freezers

These warranties generally cover repair or replacement costs due to mechanical

or electrical failures, wear and tear, and sometimes accidental damage for a set period after purchase.

The benefits of Brown and White warranty to customers

Peace of Mind: Protection against unexpected mechanical or electrical failures.

Cost Savings: Eliminates or reduces repair or replacement expenses.

Convenience: Includes at-home repair or replacement services.

Extended Product Life: Regular maintenance and repairs extend the life of devices and appliances.

Accidental Damage Protection: Some warranties include cover for accidental damage.

Financial Protection: Covers expensive repair or replacement costs for essential items.

Extended Cover: Provides longer-term protection beyond the manufacturer’s warranty.

Different levels of cover

Cover varies based on the product that the warranty is on. The only constant variable is the length of the policy. Customers can choose the level of cover that best suits their needs.