

March Guard made easy

March Guard is a simple jewellery and watch insurance policy providing your customer with extensive cover and competitive premiums.

**A 20%
commission is
paid on all
premiums!**



March Guard – Simple, convenient and profitable!

March Guard is a simple jewellery and watch insurance policy providing your customers with wide cover, few exclusions and competitive premiums. It allows you to arrange instant cover (with minimal paperwork) on their purchases so they leave your shop protected and with peace of mind.

Your Benefits

- 20% commission on all premiums paid
- Our guarantee that all repairs and replacements will be arranged via you
- You can offer free insurance as a sales incentive rather than discounting the price of an item
- Customers leave your shop with their items safely covered. Remember, customers will return to YOU for repairs or replacement of those items.

Customer Benefits

- One single payment required
- The item is covered from the moment you hand the Certificate to them
- One simple Claim form in the event of a loss occurring
- No Excess to pay, all claims are settled in full up to the value insured
- They deal with you (and not an insurance company) for loss or damaged items
- 14 day "cooling off" period during which insurance can be cancelled in full

Wide Cover

- Accidental Loss – If it's lost, it's covered
- Accidental Damage – if it's damaged, it's covered
- Theft Cover – if it's stolen, it's covered
- Cover provided anywhere in the UK and up to 30 consecutive days worldwide

Standard Limits

The maximum scheme limits are as follows:

- £5,000 - any one piece of jewellery
- £1,500 - any one watch
- £10,000 - any one household (certificate limit) Stock and Goods In Trust

4 versions available

1. EPOS till version enabling you to add insurance to your till for all sales
2. eMarch Guard - arrange the insurance online by logging in to our dedicated website
3. "Add to Basket" - jewellery insurance eCommerce Solution
4. Paper-based version, via a simple batch of certificates for you to issue

Claims Conditions

- 20% discount allowed to Underwriters following a repair or replacement settlement (can be negotiable depending on your business model)
- The local Police must be informed immediately if the item is lost or stolen
- The insured must notify you within 30 days of loss
- Repairs not exceeding £50.00 can be completed without requesting authorisation from TH March

Simple Exclusions

- Customers must be resident in the UK
- No cover for losses if items are left in an unattended vehicle
- No cover for baggage, clothing or belongings unless being carried or worn by the assured
- No cover for items made of entirely brittle material

March Guard – Agents Terms of Business Agreement

In order to take out a March Guard agency you need to be able to confirm that you will operate the March Guard scheme under the terms and conditions set out below

1. This agreement replaces any earlier agency agreement entered into with TH March.
2. All accounts received from TH March will be settled upon receipt.
3. Commission will be payable to us by TH March at a level of 20% of the premium payable. We will allow a 20% discount to Underwriters on all claims settlements. Where requested by a customer we will reveal the amount of commission payable to us.
4. We agree we will not amend in any way the documentation issued by TH March.
5. We agree that we will devote time to the proper handling of the sale of the March Guard product by showing the purchaser the laminated customer product information sheet stating demands and needs, giving details of TH March and to whom any complaint should be addressed, so they may read this prior to the insurance sale. We will also supply a copy of the Insurance Product Information Document (IPID) and adhere to the training given by TH March's representatives and the operations manual provided.
6. This agreement can be terminated by us by giving TH March 7 days' written notice of cancellation by first class post and the payment of any outstanding balance on our account, together with the return of all outstanding certificates and any unused or partly-used certificates in our possession.
7. This agreement can be terminated by TH March, by giving us 7 days' written notice of cancellation by first class post to our last known address. Any monies owing to us will be forwarded without delay.
8. No cover in force until the insured is handed their certificate of insurance produced in line with the terms and conditions contained in our Operations Manual. Any queries should be made without delay by ringing the March Guard Section at TH March on 01822 669000 during office hours Mon-Fri, 9am-5pm.
9. TH March's copy of any paper certificate will be forwarded within 30 days of cover being arranged and prepared in line with the guidelines for such documents.
10. We agree to allow TH March access to any documents, records, files, audio tape and other material information that they request to monitor or investigate our compliance with the rules.
11. We will not allow access to this scheme to any other party without the prior written agreement of TH March.
12. We understand that under the terms of current Data Protection Regulations we will not use any information disclosed to us for any other purpose nor will we disclose any of the information given to us in the course of arranging the insurance to any other party other than TH March, loss adjusters dealing with claims for our customers or the appropriate regulatory authorities. We also agree to keep all completed certificates and other documentation containing personal data in a secure location whilst in our possession.
13. Any complaints relating to the scheme will be referred without delay to Customer Services Dept at Hare Park House, Yelverton Business Park, Yelverton, PL20 7LS Telephone 01822 855555.
14. Any partner, director or employee authorised by us to operate this scheme will study the operating instructions and this agency agreement and confirm their understanding by signing a log of users in the operating manual.
15. We note we are authorised to refer to TH March as a provider of insurance services in our advertising or websites but we cannot make reference to specific insurance products other than March Guard.
16. We confirm that no principal, owner or partner of this business has been convicted of or charged with, but not yet tried, for any criminal offence (motoring convictions not involving fraud or theft can be disregarded).
17. We confirm that no principal, owner or partner of this business has ever been made bankrupt.

Next steps

Agree to the Terms of Business by contacting Lisa Quiterio on 01822 669000 and find out how March Guard can benefit your business.

SEVENOAKS

Sackville House,
55 Buckhurst Avenue,
Sevenoaks, Kent, TN13 1LZ

Tel: (01732) 462886
Fax: (01732) 462911

LONDON HEAD OFFICE

10~12 Ely Place,
London, EC1N 6RY

Tel: (020) 7405 0009
Fax: (020) 7404 4629

BIRMINGHAM

10a Vyse Street, Hockley,
Birmingham, B18 6LT

Tel: (0121) 236 9433
Fax: (0121) 233 4901

GLASGOW

Empire House,
131 West Nile Street,
Glasgow, G1 2RX

Tel: (0141) 332 2848
Fax: (0141) 332 5370

MANCHESTER

Statham Link – 1DA & 1DB
Lancastrian Office Centre
Talbot Road, Stretford
Greater Manchester M32 0FP

Tel: (0161) 877 5271

PLYMOUTH

Hare Park House,
Yelverton Business Park,
Yelverton, Devon, PL20 7LS

Tel: (01822) 855555
Fax: (01822) 855566

**If your customer
loses or damages
their item, you will
be **GUARANTEED**
the repair and
replacement
business!**