MARCH GUARD

Add value and earn commission from your customers

March Guard is a simple jewellery and watch insurance policy that provides your customer with wide cover, few exclusions and competitive premiums.

TH March

Instant cover as soon as customers leave your shop

The March Guard scheme allows you to arrange instant cover (with minimal paperwork) on your customers' purchases. If your customer loses or damages their item you will be GUARANTEED the repair and replacement business, which means your customers will continue to spend in your shop.

Your Benefits

- 20% commission on all premiums paid
- We guarantee that all agreed 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 provide 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 their claim
- 14 day "cooling off" period during which the 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 – 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:

- £7,500 - any one piece of jewellery
- £2,500 - any one watch
- £7,500 - any one household (certificate limit)

Methods of Issuing the Insurance

1. eMarch Guard - arrange the insurance online by logging in to our dedicated website
2. EPOS till version enabling you to add insurance for eligible sales
3. "Add to Basket" - jewellery insurance eCommerce solution

Claims Conditions

- 20% discount allowed to Underwriters following a repair or replacement
- The local Police must be informed immediately if the item is lost or stolen
- The insured must notify you within 30 days of a claim or potential claim
- Repairs not exceeding £50.00 can be completed without requesting authorisation from TH March

Principal Exclusions

- Customers must be resident in the UK and at least 18 years of age
- No cover for losses if items are left in an unattended vehicle
- No cover for items in unattended baggage, clothing or belongings unless being carried or worn by the assured

*subject to the full policy terms and conditions

Agent's Terms of Business Agreement

TH March has agreed to set up a March Guard agency for you to be able to issue insurance certificates for your customers. By operating this March Guard agency and issuing insurance certificates, you agree to the numbered conditions as set out below.

1. This agreement replaces any earlier agency agreement entered into with TH March.
2. All invoices received from TH March will be settled within seven days of receipt.
3. Commission will be payable to you by TH March at 20% of the premium payable by the customer, excluding Insurance Premium Tax (IPT). You will allow a 20% discount to Underwriters on all claim settlements. Where requested by a customer, you will reveal the amount of commission payable to you.
4. You agree you will not amend in any way the documentation issued by TH March.
5. You will devote time to the proper handling of the sale of the March Guard insurance.
6. Prior to purchase of the insurance, you agree you will allow the purchaser to read the customer product information sheet, which shows how the demands and needs that will be met by the insurance and contains details of T H March and to whom any complaint should be addressed. If they have any difficulty with seeing or reading, you agree you will read this information to them. This must be done prior to the insurance being purchased. You agree you will also provide the purchaser with a copy of the Insurance Product Information Document (IPID) prior to the purchase of the insurance, and you will adhere to the training given by T H March and the scheme operations manual provided.
7. This agreement can be terminated by you by calling TH March on 01822 669000 or emailing marchguard@thmarch.co.uk.
8. This agreement can be terminated by TH March, by giving you 7 days' written notice of cancellation by post and/or email to your last known address. Any monies owed will be forwarded without delay.
9. No insurance cover is in force until the customer is handed their certificate of insurance, produced in line with the terms and conditions contained in our operations manual. Any queries should be raised without delay by ringing the March Guard Section at TH March on 01822 669000 during office hours Mon-Fri, 9am-5pm.
10. You agree to allow TH March access to any documents, records, files, digital/analogue recordings and other material information that they may request to monitor or investigate compliance with the rules.
11. You will not allow access to this scheme to any other party without the prior written agreement of TH March.
12. You understand that under the terms of current data protection regulations, you will not use any information disclosed to you for arranging the insurance for any other purpose, nor will you disclose any of the information given to you in the course of arranging the insurance to any other party other than TH March, loss adjusters dealing with claims for our customers, the appropriate regulatory authorities or any other entity with a business or legal right to examine the records, such as your accountant. You also agree to keep all documentation containing personal data in a secure location whilst in your possession.
13. Any complaints relating to the scheme or any insurance issued will be referred without delay to Customer Services Dept, Hare Park House, Yelverton Business Park, Yelverton, PL20 7LS, Tel: 01822 855555 or marchguard@thmarch.co.uk
14. Any partner, director or employee authorised by you to operate this scheme will agree to read the operating manual and this Agent's terms of business agreement.
15. You are authorised to refer to TH March as a provider of insurance services in your advertising or websites but you cannot make reference to specific insurance products other than March Guard.
16. You confirm that no principal, owner or partner of this business :
    - has ever been made bankrupt
    - has been disqualified from being a company director
    - has ever been subject to any county court judgements (CCJ), or if in Scotland, a decree,
    - has ever been a director or partner of any company that went into liquidation
    - has any convictions that are unspent under the Rehabilitation of Offenders Act 1974, other than a motoring offence
    - has been charged with (but not yet tried for) any criminal offence, other than a motoring offence.

Want to find out more?

At T H March, people come first. As an Employee Ownership Trust, every member of our team has a stake in your success, ensuring you're always treated as a priority. With six offices nationwide, T.H. March has been arranging insurance for the jewellery trade longer than any other broker in the UK. Contact Lisa Quiterio on 01822 669000 to find out how March Guard can benefit your business.

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Tel: (0121) 236 9433

MANCHESTER
Tel: (0161) 877 5271

LONDON
Tel: (020) 7405 0009

GLASGOW
Tel: (0141) 332 2848

PLYMOUTH
Tel: (01822) 855555

visit our website or call 01822 669000 for more information

MORE

TH March
Insurance Since 1887

THMARCH.CO.UK I MARCHGUARD@THMARCH.CO.UK I 01822 855 555

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