

# REDEMPTION INSURANCE

Ensure Smooth Sailing Marketing  
Campaigns Don't Sink the Budget



## When Too Much of a Good Thing Can Hurt You

Coupons, rebates and incentive programs have long been used to drive sales and consumer loyalty. Managing the budget is a challenge; you can only 'guesstimate' the response, set aside cost reserves and then cross your fingers and hope for the best.

### The Keys to Your Success



Consumer redemption programs offer a way to activate sales and build brand presence.

With Insured Creativity's Over Redemption Insurance you can ensure the promotion budget remains intact, letting you sleep easy:

- ▶ A secure risk-transfer solution backed 100% by Lloyd's.
- ▶ Eliminates the need to set aside budget reserves for unexpected over-redemption.
- ▶ Enables you to go to market with high-impact promotional offers that your consumers will love and your competitors will envy.
- ▶ Allows you to launch those large-scale brand offers – across multiple product lines – with peace-of-mind.

### How This Impacts Your Business:



**Over Redemption Insurance allows for more financial leeway when running promotions.**

**Provide more enticing rewards for the consumer, which in turn can drive up sales, all while making sure that the bottom line is protected:**

- ▶ **Sales Activation:** By encouraging new purchases, repeat purchases or product trials, redemption promotions are proven sales drivers.
- ▶ **Customer acquisition, retention and loyalty:** Whether it's a try-me-free or \$25 rebate, saving that extra buck goes a long way in motivating customers to buy, visit and remain loyal to your brand.
- ▶ **Brand Building:** Give customers a reason to interact with your brand – the brand awareness, engagement and affinity will follow.
- ▶ **Bottom Line Protection:** With Redemption Insurance in place, you'll sleep easy knowing the financial risk has been covered, and your budgets and balance sheets are protected.

## Common Applications



- Rebates
- Coupons
- Instant Win
- Collect & Win
- Gift With Purchase
- Buy One Get One (BOGO) Offers

## More ways we can help you succeed



Prize Insurance for online/offline games, contests and sweepstakes promotions.

Contractual Bonus Insurance for corporate or team sponsorship programs.

Event Cancellation insurance to protect costs and expenses or revenues associated with an event.

Insured skill-based competitions such as hole-in-ones, hockey scoros, basketball shoots or football kicks.

For more information please visit [insuredcreativity.com](http://insuredcreativity.com)