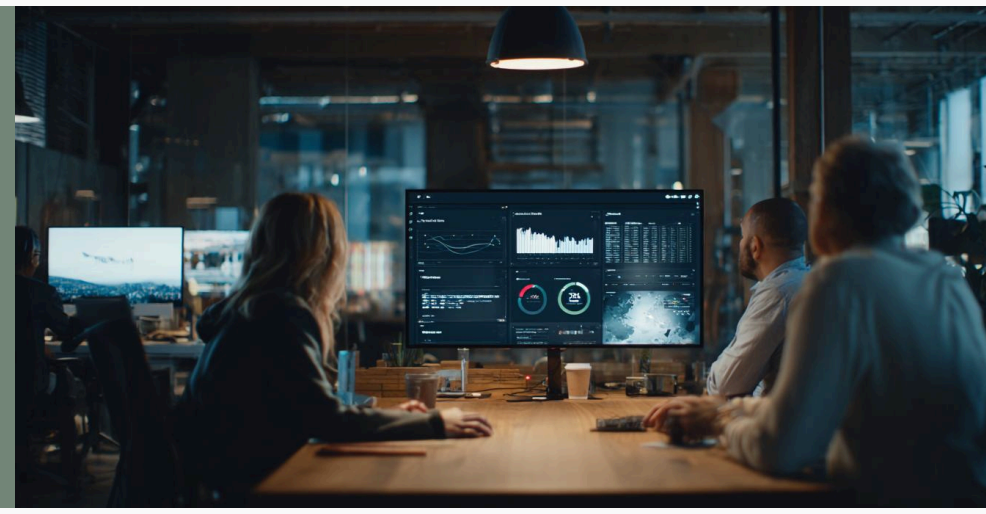
Insured Creativity Inc.

Over 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

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

Cancellation Insurance to ensure that event disruptions don't result in a total financial loss.

Liability Insurance protecting against bodily injury and property damage claims within the sports, entertainment and event space.

Prize Insurance to offer high-value wins from games, contests, and sweepstakes.

Contractual Bonus Insurance for payouts tied to team and athlete performance.

Winnipeg
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