

EMEA Warranty & Service Programs (WSP)



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The AIG Advantage

AIG Underwriting Expertise

- At AIG, we have extensive experience underwriting affinity products to develop tailor-made programs that help enable our partners to increase customer loyalty, grow their business in a competitive market and drive additional revenue.
- We provide the flexibility and choice to design innovative products that offer diversity and help meet client insurance needs.
- For clients with an insurance captive, we can provide our expertise in setting up risk management programs (depending on the industry and the type of risks).

AIG Multinational

- We offer international insurance expertise from seasoned professionals who understand the local needs of global organizations.
- We offer solutions across multiple countries and markets.

Products and Programs

Our suite of products includes:

- Accidental Damage
- Theft
- Extended Warranty
- ID Theft/E-reputation
- Ticket Cancellation
- Online Purchase Protection
- Fraudulent Card Charges
- Rental Excess Coverage
- Voluntary and Mandatory Programs
- Repair, Replace and SWAP Service



Facts & Figures*

Minimum Information Requirements

- Complete information regarding the products to be covered by the Warranty & Service Program, the distribution methods, and the number of customers to which the product will be offered.

Limits and Deductibles

- Our Damage, Theft, and Warranty Programs typically cover the repair or replacement costs of the insured goods, or refund the value of the goods up to the original value covered.
- We can offer solutions with or without excess coverage.

Minimum Premium Requirements

- Starting from EUR 100,000, depending on product and program setup.

*Guide only - every case written on its merits. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy.



Underwriting Sweet Spots



Most consumer goods manufacturers, including manufacturers and distributors of household appliances, sports equipment, bikes, digital devices, mobile phones, connected devices, jewelry and watches, and hearing aids and optical devices.



Financial institutions, banks, leasing companies, consumer finance, payment services and card companies.



Consumer service platforms (i.e., ticketing, short-term rentals, mobility, etc.).

EMEA Warranty & Service Programs
Head of Warranty & Service Programs, EMEA

Frédéric Millares
Tel: +33 6 87 53 35 26
Email: frederic.millares@aig.com

Distribution

Head of Client & Broker Engagement, Belgium & Luxembourg

Steffi Vanoirbeek
Tel: +32 498 52 71 22
Email: steffi.vanoirbeek@aig.com

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