

## What we do

# Who we are

At Novus Underwriting we provide our clients with excellence of service and where necessary, work with selected partners who are strategically aligned with ourselves to provide a total solution to our clients

Our portfolio includes both short term and medium term products.

We underwrite and manage speciality niche scheme insurance on behalf of our panel of exclusive A-Rated Insurers and Reinsurers.

Novus Underwriting is part of the Direct Insurance Group PLC, specialising in niche lines insurance.

We're independent, knowledgeable and friendly, established in 1996 with the aim of protecting our clients and their businesses, giving them financial freedom and peace of mind.

Through our City of London office, near to the Lloyd's building, we provide our clients as well as brokers and intermediaries with access to specialist markets.

#### **Contact Us:**

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## Products & Services



#### **Auto Warranty**

New vehicles are usually provided with a manufacturer's warranty that should provide peace of mind for anything from two to seven years.

Many manufacturers and/or importers then choose to offer an optional Extended Warranty or include a further period of warranty for period of up to seven years from date of first registration, which is either taken in house or insured.

We offer an insured backed solution for the manufacturer or importer for New Vehicle Extended Warranty or for Used vehicles an Insured backed Warranty product to compliment an 'Approved Used' vehicle program.



#### **GAP Insurance**

GAP insurance is designed to protect your customers against a financial shortfall in the event of a total loss due to fire, theft, accident or physical damage of the vehicle.

Our GAP products cover the shortfall between the Insurance company payout in the event of the vehicle being written off and either the original invoiced purchase price or we can tailor a product to suit your client



### **Appliance Warranty**

We also design programs for appliances used in the home. These programs are usually complimentary to the end purchaser and designed to enhance the manufacturers products or give retailers competitive advantage.

Our appliance warranty covers the following items:

- Household appliances
- Electronic goods

The cover provided by an extended warranty often depends on the type of item that is covered.



#### **Tablet/Phone Warranty**

Mobile Phone and Tablet protection should give your clients the confidence that should the worst happen they'll get a repair or replacement with no nasty surprises.

We offer cover for clients who wish to promote this type of product or add the product as a USP to their customers.

#### What's included?

- Extended Warranty
- Accidental Damage Coverage
- Mechanical Damage Coverage
- Theft/ Loss Coverage

Here at Novus Underwriting we work with the client to identify the type of product they wish to promote and the specialist administration processes required for successful implementation.

