

AmTrust Warranty & Specialty Risk Product Catalog



AmTrust Financial

AmTrust provides insurance protection, warranty programs and risk management expertise to small businesses, professional and financial services firms, retailers, and manufacturers worldwide. Offering product solutions across all major industries with a team of over 6,500 employees worldwide. AmTrust currently has a Financial Strength Rating of “A-” (Excellent) with a stable outlook and a financial size of “XV” by AM Best.

AmTrust Financial By The Numbers

Gross written premium of

\$8.0B

Total assets of

\$25.2B



A- Rating Financial size of “XV”
by AM Best.

AmTrust Warranty & Specialty Risk

AmTrust Warranty & Specialty Risk is one of the world’s largest underwriters of insurance, partnering with third-party administrators, retailers, manufacturers, and financial institutions. We specialize in extended warranty, service contracts and protection products. Our strength and stability enable us to collaborate on any program size and structure.

AmTrust Warranty & Specialty Risk At A Glance

55M

Active Contracts

55

Countries

60+

Partners

Meet the **Leadership** Team

Experienced. Accessible. Client-Focused

Meet the AmTrust Warranty & Specialty Risk leadership team, dedicated to ensuring best-in-class coverage solutions and support for your business objectives.



Jeff Fenster

Executive Vice President
Head of North American Specialty Risk



Bruce Saulnier

President
Warranty and Specialty Risk



Bernadette Cuevas

Senior Vice President, Operations
North American Specialty Risk



Frank Amendola

Senior Vice President, Underwriting
Warranty and Specialty Risk



Jackie Banks

Senior Vice President, Reinsurance &
Participation Programs
Warranty and Specialty Risk



Courtney Palladino

Senior Vice President, Business Development
Warranty and Specialty Risk



Michelle Gedney

Vice President, Account Management
Warranty and Specialty Risk



Bonni Brazier

Vice President of Data Integrity & Reporting
Center of Excellence
North American Specialty Risk



Michelle Lamothe

Vice President of Product & Process
North American Specialty Risk

Industries & Products

AmTrust Warranty & Specialty Risk underwrites profitable programs across a variety of industries and products. Whether your organization serves a broad customer base or niche market, we have the expertise to provide programs worldwide that allow you to maximize revenue and minimize risk.

Extended Warranty & Service Contract



Automotive



Consumer Products



Home & Utility



Powersports & Marine



Heavy Equipment



Recreation

Specialty Insurance



Travel



Renters



Event



Financial Services



Credit



Shipping



Customized programs built for niche products.

Program Structures

The AmTrust Warranty & Specialty Risk team offers a consultative approach to ensure the program structure best meets your risk appetite and growth objectives.

First Dollar

AmTrust covers all risk and pays all claims beginning at dollar one.

Excess Of Loss

AmTrust is responsible for the risk above the insured's target loss ratio/aggregate deductible.

Failure To Perform

AmTrust absorbs the risk in the event the insured becomes insolvent or is not able to pay claims.

Participation Programs

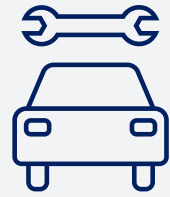
- Reinsurance: CFC, NCFC, Domestic, Cell Company, Retrocede
- Captive Insurance
- Dealer Owned Warranty Company (DOWC)
- Profit Share



Partnership Advantages

- Financial size & stability
- Team tenure and accessibility to leadership
- Entrepreneurial nature & rating dexterity
- Global program capabilities

Automotive



Coverages

- Vehicle Service Contracts (ICE and EV)
- Lease Wear and Tear
- Guaranteed Asset Protection (GAP)
- Mechanical Breakdown Insurance

Ancillary Coverages

- EV Battery and Wall Charger
- Lifetime Warranties*
- Pre-Paid Maintenance
- Dent and Ding (Paintless Dent Protection- PDR)
- Vehicle Theft Protection (e.g. Etch)
- Appearance Protection (Paint and Fabric)
- Tire and/or Wheel Road Hazards Protection
- Windshield Protection
- Key/Remote Replacement

*Capped coverage

Consumer Products



Coverages

- Mechanical Breakdown
- Accidental Damage
- Insurance Perils, Including Loss and Theft
- Product Guarantees



Personal Devices

- Connected Home (All Devices Connected To Router)
- Consumer Electronics and Appliances
- Computers, Tablets, Mobile Devices
- Cameras, Digital Imaging, Printers, Etc.
- Gaming Systems



Personal and Home

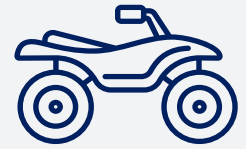
- Hardware, Lawn and Garden, Power Tools
- Furniture
- Hearing Aids
- Eyewear
- Watches and Jewelry



Recreation

- Fitness and Sporting Goods
- Drones and Robotics
- Fishing Gear
- Camping Equipment

Powersports, Marine & Recreation



Vehicle Service Contracts and Ancillary Coverages

- Outboard Engine
- Inboard Engine
- Jet Drive Engine
- Stern Drive Engine
- Lease Wear and Tear
- Lifetime Warranties*
- Pre-Paid Maintenance (Ppm)
- Gap Coverage
- Dent and Ding (Paintless Dent Protection)
- Theft Protection (e.g. Etch)
- Appearance Protection (Paint And Fabric)
- Tire And/Or Wheel Road Hazards Protection
- Windshield Protection
- Key/Remote Replacement

Marine



Jet Ski



Boat



Boat Trailer

Powersport



Motorcycle



ATV/UTV



Snowmobile

Recreation



RV/Motor Home



Travel Trailer



Camper Van

*Capped coverage

Home & Utilities



Coverages

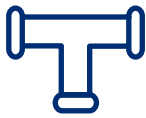
Utility Lines



Water



Gas



Sewer

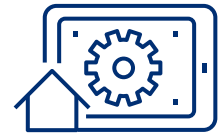


Electric

Home



Whole Home Warranty



Smart Home Protection



Appliance Protection

Additional Coverages

- Manufactured and Modular Homes
- Service Provider Payment Protection (SPP)
 - SPP pays the customer's monthly service bill charge for a specified period in the event of accidental loss of life, disability, or involuntary job loss.



Lender Programs

Lenders Protection Program (LPP)

LPP combines AmTrust's auto loan default insurance with automated risk management software that enables lending institutions to approve a broader range of loans while maintaining a profitable portfolio.

Lender's Single Interest (LSI)

LSI provides blanket coverage to protect against risks such as physical damage, theft, imperfect title, and accidental loss on collateral property. *Applicable on autos, light trucks, watercraft, RV/Mobile homes, and powersports.

Blanket Mortgage Hazard

Provides lender with coverage on uninsured property on lenders entire portfolio - Covers residential, commercial, and mobile home loans.

Blanket Mortgage Impairment

Blanket coverage of a lender's entire mortgage loan portfolio protecting the value of the lender's investment if a mortgaged property is damaged after the insurance coverage lapses.

Borrower Programs

Job Loss Protection Program (JLP)

The JLP program is designed to give borrowers assistance in maintaining loan payments in the event of involuntary loss of employment.

Disability Protection

Cancels borrower's loan payments for a defined number of months when the borrower is disabled and unable to work.

Loss of Life Protection

Cancels borrower's outstanding loan balance up to the program maximum limit. Accidental Loss of Life Protection is available at a reduced cost.

Hospital Stay Protection

Waives one monthly loan payment when the borrower incurs a qualifying hospital stay.

Unpaid Family Leave of Absence Protection

Waives the borrower's monthly loan payment while borrower is on an unpaid leave of absence for a qualified medical or family reason.

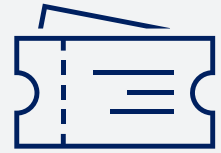
End of Watch (EOW)

EOW is a blanket program provided to borrowers employed as public servants (county, state or federal government), that covers outstanding loan balances, up to the program's maximum limit, in the event they lose their life in the line of duty.

Prepaid Legal Services (PLS)

PLS is an employee benefit program offering legal services and consultation for traffic tickets, drafting of wills, criminal defense, etc.

Travel & Event



Event Coverages

- Event Cancellation
- Event Cancellation For Any Reason
- Event Interruption

Travel Coverages

- Trip Cancellation
- Trip Cancellation for any Reason
- Trip Interruption
- Trip Interruption for any Reason
- Itinerary Change
- Itinerary Change - Pre Paid Excursion
- Missed Connection
- Trip Delay
- Golf Obligation
- Lost Golf Rounds
- Lost Diving Days
- Lost Recreation Days
- Lost Ski Days
- Ticket Saver
- Inconvenience to You
- Hotel/Motel Burglary
- Rental Car Damage
- Property Damage
- Vehicle Disablement

Baggage Protection

- Baggage /Personal Effects
- Baggage Delay
- Sports Equipment Rental

Medical Protection

- Accident and Sickness Medical Expense
- Emergency Accident and Sickness Medical Expense
- Accidental Injury and Sickness - In Hospital Indemnity
- Emergency Evacuation
- Emergency Helicopter Transport
- Repatriation of Remains
- Non-Medical Emergency Transportation
- Pet Medical Expenses
- Search and Rescue

Travel Accident Protection

- Accidental Death and Dismemberment
- Accidental Death and Dismemberment - Common Carrier
- Accidental Death and Dismemberment - Common Carrier (Air Only)

*Capped coverage

Renters & Shipping



Renters Coverage

- Personal Property Replacement
- Fungi, Wet or Dry Rot, or Bacteria*
- Animal Liability Limitation Endorsement
- Cost Loss Settlement
- Tenants Amendatory Endorsement
- Pet Damage Endorsement
- Bed Bug Remediation*
- Forcible Entry Theft Endorsement

Shipping Coverage

Physical loss or damage to the covered parcel or freight, resulting from a peril such as theft by porch pirate or damage during transit.

- Freight: Packages or shipments transported in large quantities through commercial freight carriers.
- Parcel: Single or small quantity packages or shipments transported through parcel carriers.

*Limited

Heavy Equipment / Yellow Goods



Coverages

- Extended Service Contract-Farm Equipment
- Heavy Duty Truck Service Contracts
- Mechanical Failure
- Hydraulics, Steering, Suspension, Etc.
- Physical Damage Insurance (Fire, Theft Or Damage Related To An Accident While In Use)

Construction

- Compact Wheel Loader
- Crawler Excavator
- Tractor Loader Backhoe
- Wheel Excavator
- Dumper (14 ton Max)
- Crawler Dozer
- Grader
- Midi Excavator
- Mini Excavator
- Multi-lift
- Compact Track Loader
- Wheel Loader
- Compaction Equipment
- Paver
- Skid Steer Loader
- Telescopic Handler
- Articulating Truck
- Scraper Machine
- Material Handler
- Rigid Frame Truck
- Forklift
- Dumper (over 14 ton)

Agriculture

- Tractor
- Combine
- Sprayer
- Floater
- Baler - Round
- Baler - Square