



TOKIO MARINE  
HCC



## Promotional Insurance

### **Help Clients Promote and Protect Their Business**

Promotions and games can be effective business-building tools for your clients, but they also introduce financial risks. Promotional Insurance from Specialty Group, a member of Tokio Marine HCC, helps protect your clients from those risks, while offering your insurance business a profitable product from a recognized industry leader.

Our comprehensive promotional insurance portfolio and decades of insuring thousands of promotions and games make Specialty Group the right choice for all types of clients and promotional events. That combination of products, experience and expertise also equips us to rapidly develop unique, creative and budget-friendly insurable promotions that precisely support a client's business objectives and brand.



## Insured Promotions and Games

Promotions and games can create a buzz around an event, attract sponsors and attendees, and lead to a call to action. Specialty Group can help customize your client's promotion to make it unique and more successful. Flexibility in pricing and/or adjusting the terms helps to make sure the promotion is relevant and affordable.

### **Sweepstakes with a "Kicker" —**

On top of a traditional sweepstakes contest, the "kicker" is a guaranteed prize awarded to randomly selected winners. The selected winner(s) have an opportunity to win a huge jackpot if their entry contains a precise answer or guess relating to an uncontrollable event in the future.

*Example: guessing the score of a sporting event or the precise time / date of a particular event occurring.*

### **Match-and-Win and Collect-and-Win Games —**

These effective traffic builders typically provide information to the consumer, who is then asked to either match that information with corresponding information available only in the venue of the game's sponsor, or to collect certain information and bring it to the venue. "Venues" are often retail stores and media.

*These promotions usually have a strong call to action, with go, call, write, watch or listen as the key elements.*

**Register-to-Win Games** — Registrants share equally in a major prize if and when an event (over which they have no control) happens. These promotions can enjoy high visibility at low cost.

*Example: a local merchant that wants people to sign up for an online newsletter promises to award a fabulous cash prize if the local baseball team hits back-to-back home runs on opening day.*

**Scratch-and-Win Games** — These games deliver instant gratification and work well as an "in-pack" mechanism. Cards and the formats of games can vary greatly and may involve scratching and revealing a specified number of areas.

*Example: one card out of 500 contains three scratch-off areas out of nine possible areas that spell out C-A-R, in which case the consumer would win a new car.*

**Probability Games** — Cash prizes tied to number matches, dice rolls, wheel spins, casino games and envelope grabs can attract consumers to a trade show booth, sponsor's website, sporting event, retail store or other sponsor location.

*Example: contestants entering the sponsor's website can win \$1 million if their registration code matches the winning code. Self-insured prizes can be seeded throughout the promotion to create more excitement. Probability games can be designed to fit nearly any budget.*

**Sports-Related Promotions** — These skill-based promotions usually take place at a sporting event or fundraiser, and can be quoted through our fully automated online quote and bind system, TotalEvent® insurance online ([www.totaleventinsurance.com/broker](http://www.totaleventinsurance.com/broker)). Coverage for golf, hockey, basketball and football contests is included.

*Examples: a hole-in-one contest at a charity golf tournament or a basketball half-court shot during a college basketball game.*

### **Weather-Contingent Promotions —**

Proven successful with many types of retail operations, weather-related promotions can boost promotional efforts and sales.

*Example: if a certain weather event occurs on a predetermined day, consumers receive a full or partial refund on purchases made during the promotional sales period. A jewelry store wanting to increase sales between Thanksgiving and Christmas agrees to pay customers a full refund on their purchases if it snows X inches on New Year's Day.*



**When you offer promotional insurance from Specialty Group, your clients benefit from:**

- Products backed by insurance carriers (not just a prize contract)
- Fast, in-house claims service
- Highly creative and experienced underwriting team that understands the integrated marketing business

## Prize Indemnity Insurance

Help your clients stand out from the competition with insurance that allows them to offer a large prize risk-free, for a premium that is a fraction of the prize value (in situations where the prize is not guaranteed).

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## Other Promotion-Oriented Insurance Products

### Over-Redemption Insurance

Sometimes a coupon or free product offer can be “too successful.” Insurance from Specialty Group can protect sponsors / marketers that distribute “buy-one, get-one-free” or multi-purchase benefit coupons against an unexpected high redemption of coupons.

### Contractual Bonus Insurance

Purchased mostly by corporate sponsors, this policy reduces the risk associated with providing a professional athlete an additional financial incentive in his or her contract to achieve a certain result.

*Example: a professional golfer could earn an extra \$500,000 for every major championship that he or she wins, in which case the risk of the additional \$500,000 would be transferred to an insurance policy.*

### Promotion Sweepstakes Bonds

Also known as game-of-chance surety bonds, promotion sweepstakes bonds are required in Florida and New York for any game-of-chance promotion with a retail value over \$5,000. The promotion must be bonded and registered with their office. Rhode Island requires only a registration for any retail promotion over \$500. No other states require these promotions to be bonded.

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Specialty Group can streamline this entire process through our online Insta-Bond™ system ([instabond.com](http://instabond.com)).



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### **About Specialty Group**

Specialty Group, a member of Tokio Marine HCC, is the leading provider of specialized insurance products for the sports and entertainment industries. We provide an unmatched portfolio of products including, but not limited to, event cancellation, high limit disability, kidnap and ransom, weather, travel and event liability. We cover major sports and entertainment events, professional athletes and entertainers and other unique assets.

### **Why Tokio Marine HCC**

Tokio Marine HCC is a leading specialty insurance group underwriting more than 100 classes of specialty insurance in approximately 180 countries. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$30 billion.

## Contact us

### **Robin Lang**

Tel: 781-994-6025

rlang@tmhcc.com

### **Specialty Group**

401 Edgewater Place, Suite 400 Wakefield, MA 01880 USA

Tel: 781-994-6000 Fax: 781-994-6001 tmhcc.com

A member of the Tokio Marine HCC group of companies

*To Be a **Good Company***