

# **WNC Direct Marketing Group**

## **Product Suite**



# WNC Direct Marketing Group

**We develop win-win alliances that help our clients increase revenues and strengthen relationships with their customers.**

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## Traditional Insurance

- Accidental Death
- Auto
- Homeowners
- Term Life

## Non-traditional Insurance

- Disaster Protection
- Hospital Protection
- Accident Sickness
- Safe Deposit Box

## WNC

- Lender Placed Flood
- Lender Placed Hazard
- Lender Placed Wind
- REO Insurance
- HomeownerSelect®

## Home Services

- Home Security Systems
- Home Protection
- Home Warranty

## Memberships

- Contractor Referral Services
- Identity Fraud
- Dental
- Prescription Discounts



# Traditional Insurance

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## Accidental Death

Accidental Death (AD) insurance variations and configurations are available to meet the customer need. Coverage type categories include mortgage payoff, dismemberment and loyalty programs. There is a base benefit with multiple additional riders available.

- Decreasing benefit or level benefits available
- Covers the mortgage balance up to \$500,000
- Coverage decreases to 50% at age 70; and to 25% at age 75
- Some additional rider options include: accident only disability, dismemberment, permanent/total disability, common carrier, education

## Auto & Homeowners

Auto & Home protection programs are designed to protect individuals and families from the expenses associated with automobile and home ownership. Members can receive thousands of dollars in cash benefits to cover expenses – plus exclusive discounts toward covered repair and maintenance costs.

- Auto & Home Digital Platform - provides insurance shoppers with the industry's most efficient comparison shopping experience by offering genuine rate comparisons and the option to purchase online or from experienced insurance advisors
- Auto – includes full and liability only coverages
- Homeowners – includes dwelling, personal property, other structures, loss of use, liability and additional home coverages
- End-to-end fulfillment , with accurate real time rates

## Term Life

Affordable Term Life Insurance that is fully underwritten and offers the greatest amount of coverage at the lowest price.

- Simplified Issue Term Life with benefits ranging for 10, 20 or 30 year term and coverages from \$10,000 - \$250,000
- Decreasing Term Life to provide for payment of the mortgage loan balance up to \$300,000
- Senior Term Life coverage ranges from \$10,000 - \$100,000
- Accelerated benefit rider for terminal illness included at no cost for both term and senior plans



# Non-traditional Insurance

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## Disaster Protection

Protection provides financial support by making the mortgagor's monthly mortgage payment for up to two years if the structure of the home is damaged or destroyed by a covered disaster, causing the home to be uninhabitable for at least 48 hours. If the home is permanently uninhabitable, the mortgage balance is paid up to \$250,000.

- Provides proactive action benefit that includes sandbagging for water diversion, boarding up windows and doors, turning off gas and power supplies, securing the premises, exterior debris cleanup and other costs
- Reimburses the primary property insurance policy deductible
- Pre-and post-disaster recovery services are included such as government agency navigation, post-disaster counseling, financial and legal information resources
- Optional Benefits - emergency cash, involuntary unemployment coverage, contractor referral, 911 messaging, auto loan payoff and accidental death

## Hospital Protection

Hospital Protection Plans pay cash benefits directly to the member, without any deductible, in the event of hospitalization due to a covered accident. It pays on top of other insurance policies the member may have.

- "Thank You" hospital accident coverage of \$25 per day for 30 days with no elimination period
- Death Benefit - pays the beneficiary a lump sum of \$25,000 to \$50,000 in the event of a covered accidental death
- Lump-sum paid if insured is hospitalized for 90 days for a defined accidental event
- Additional Benefits - emergency room and hospital daily cash

## Accident Sickness

Accident Sickness programs address the unexpected medical costs not fully covered by typical health policies. Plans are designed to provide insureds with benefits to help cover out-of-pocket expenses that could add up when an individual is in the hospital. Coverage is provided every step of the way from a doctor visit to recuperation after being hospitalized.

- In-Hospital Benefit/Intensive Care Benefit – pays \$150 to \$500 per day up to 10 days if an insured is confined to a hospital/ICU
- Recuperation Benefit – pays \$100 daily for the same number of days of hospital confinement
- Emergency Room Benefit – pays \$150 to \$250 per visit (up to 2 visits per year) if an insured receives treatment in an emergency room
- Physician Office Visit Benefit – pays \$50 per visit (up to 2 visits per year) if an insured visits a physician

## Safe Deposit Box

Safe Deposit Box Insurance Coverage (SDBIC) is a patented product that allows Bank and Credit Union customers to blanket insure the contents of their safe deposit box, for an affordable fee, with no appraisals, deductibles, or disclosure of what is inside the box.

- Box renter selects the amount of coverage desired
- Covers all property in the box including cash and precious metals
- Insures against virtually all manmade and natural disasters
- Includes \$3,000 replacement benefit for important personal papers or photographs



# Home Services

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## Home Security Systems

The Home Security Program offers a variety of security and home automation solutions to meet the needs and lifestyle of your customers. Home security solutions include burglary, temperature, flood, smoke and heat and carbon monoxide monitoring.

- Complete monitored security system for \$0 to new customers – \$850 worth of state of the art equipment including a digital keypad, contact sensors, motion detector, key chain remote, back-up battery and yard/window decals
- Installation fees are \$99 and \$199 based on protection selected
- 36 month monitoring contract required versus other security system requirements of 5 years
- \$100 Visa Gift Card upon installation

## Home Protection

Home Protection Programs helps protect homeowners against unexpected costs when service line problems occur.

- Sewer Line - covers the cost of repairing the residential line running between the house and the sewer main
- Water Line - repairs are covered for the residential water line that runs from the property line to the house
- Interior Electric – covers repair costs for electric systems from the breaker panel to all outlets, switches and all the electrical wiring
- In-Home Plumbing - provides for repairs to interior water and sewer pipes

## Home Warranty

Home Warranty products protect home buyers and homeowners from the high costs associated with home repair and replacement for all major appliances and key internal mechanical systems.

- Cost of repairs and replacement for all primary home systems and appliances
- Service specialists available 24/7/365
- Product variations range from “whole-home” to very specific coverage, i.e. appliance, central heating, air conditioning systems, furnace and surge protection
- Independent, local contractors provide prompt, professional service



# Memberships

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## Contractor Referral Services

Home Contractor Referral programs are membership plans that will provide customers with 24 hours a day, 365 days a year emergency dispatch and/or general referral assistance related to maintenance, up-keep, and general well-being required by all homeowners.

- Guidance for home improvement projects through a contractor referral service, professional review of quotes/ estimates and step-by-step instructions on many types of home repair
- Emergency cash & emergency lodging if the member is displaced from their home
- A 100% reimbursement of replacement on any covered item up to \$2,500 if it is damaged or stolen within 90 days of purchase
- Homeowners insurance deductible reimbursement

## Identity Fraud

This membership program provides a comprehensive suite of tools to protect a homeowner's credit and identity. When a stolen-identity event occurs, this program takes control of the complex situation doing most of the difficult work.

- Single bureau credit report is provided upon enrollment and annually thereafter
- A personal licensed investigator is assigned to work on homeowner's behalf when a stolen-identity event happens
- \$10,000 reimbursement for expenses incurred during restoration process, i.e. attorney's fees, lost wages, other unforeseen expenses
- Access to nationwide network of qualified attorneys

## Dental

The Dental Program provides affordable quality dental coverage for individuals and their families. This is a fully insured scheduled dental program offered through financial institutions to their customers/members. This is a unique product offering and could help balance a full product offering.

- Provides benefits for preventative and diagnostic care
- Guaranteed issued coverage for customers and spouses under the age of 60
- Customer chooses any dentist they wish
- \$1,000 calendar year maximum

## Prescription Discounts

The Prescription Discount Programs assists millions of people by providing access to a national discount network of participating pharmacies through various organizations and associations in efforts to reduce escalating medical costs.

- A no cost prescription program for consumers
- Access to prescription discounts at over 62,000 national, regional, and local pharmacies
- Customer savings up to 80%
- Customized web access to locate a participating pharmacy and price prescriptions at specific pharmacy locations



# WNC

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## Lender Placed Insurance

Lender Placed Insurance (LPI) is property coverage especially designed to protect the security interests of the mortgage industry and their customers. Insurance tracking services and insurance products protecting against flood, hazard and wind perils are included.

- Flood – effectively insures almost any type of real property that becomes uninsured or uninsurable due to losses caused by flooding
- Hazard – protects property from multiple causes of loss or damage. Covers losses caused by multiple perils such as fire, smoke, water, wind, civil, commotion, explosion, theft, vandalism, etc.
- Wind – stand-alone wind solution that covers losses caused by hurricane, hail, windstorm, wind gusts, tornados and cyclones
- REO – provides property and liability protection for real estate and contents that become owned by the lender due to loan default and foreclosure

## HomeownerSelect®

HomeownerSelect® is an innovative program that responds to the industry's focus to reduce the Lender Placed Insurance (LPI) population by providing mortgage lenders and servicers with a product that can help their customers with better coverage at less cost.

- Homeowners and flood insurance with coverages for the dwelling, personal property, loss of use, personal liability and medical payments to others
- A gateway product to transition borrowers to traditional homeowners coverage
- Insurance limit is the last known coverage amount up to \$5M
- Investors and servicers benefit from reduced corporate advancement of funds



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