

**insurance broker**  
affinity insurance solutions



**CUSTOM MADE SOLUTIONS**  
TURNKEY CONTRACTS



**LOYALTY AND ADDED-VALUE**  
OUR COMMITMENTS FOR BALANCED CONTRACTS



**EFFICIENT AND COMPREHENSIVE  
MANAGEMENT SERVICES**  
CLAIMS SETTLEMENT WITHIN 24H



**QUALITY OF SERVICE**  
LISTENING AND REACTIVITY FOR MAXIMAL SATISFACTION

# LEARN MORE ABOUT AVANTAGES

Avantages is a brokerage and management insurance company founded in 1997 and based in Monaco.

Operating as a wholesale broker, Avantages designs and manages affinity insurance contracts which are distributed by a network of 500 insurance intermediaries, and offered in white label solutions to french and foreign major accounts (Italy, Spain, Romania, Poland...).

*"Over 4 million insurance guarantees subscribed.*

*Avantages is the european leader in excess refund."*

Founded with the main aim of guaranteeing the insured motorist a peace of mind in case of damage, Avantages became the European leader in excess refund thanks to successful partnerships with major french and European car manufacturers.

Historically only dedicated to the insurance business and specialised in supplementary insurance guarantees, Avantages progressively diversified its activity in order to offer unique solutions which increase customer loyalty.

## CREATIVITY AND FLEXIBILITY ARE OUR MAIN ASSETS

Listening to our partners' needs, our commercial team designs insurance guarantees which bring them efficient added-value and customer loyalty.

## TWO TAILOR MADE CONTRACTS FORMULAS

- white label solutions dedicated to major accounts complete their offerings. They provide competitive advantages, enhance customer loyalty and increase their revenues. Commercialised as such or as an inclusion, they also may be constitutive of temporary commercial operations.
- Avantages labelled solutions, dedicated to insurance intermediaries, car dealers and car rental companies (contracts such as Avantages plus, Avantages prestige, Avantages franchise +, Avantages performance, Avantages loyalty...) are designed to face policyholders' needs which were left with no response. They complete their offer and increase their revenues without adding management and administrative burden on their shoulders.



## OUR COMMITMENTS : ADDED-VALUE, LOYALTY ENHANCEMENT AND QUALITY OF SERVICE

Each solution is conceived to respond to a specific need of a partner. Avantages provides an all-in-one package of services: custom-made design of an insurance product, fair pricing methods, risks placement within an insurance company portfolio, customer relationship management, claims management, technical and commercial reporting, financial flows distribution, operational marketing ...

# OUR BUSINESS

## DESIGN AND MANAGEMENT OF TAILORED AND EVOLUTIVE AFFINITY INSURANCE CONTRACTS

Led by insurance professionals, Avantages provides technical expertise, experience, strategic positioning, risk-analysis and trade methods.

Analysing our partners' needs, we design upon their request specific contracts with insurance guarantees in line with their target, fairly priced, and answering to their clients' needs concerning post-damage services.

Thanks to our strong experience, our network and creativity skills, we also provide consulting and business contribution services.

## EFFICIENT AND COMPREHENSIVE MANAGEMENT SERVICES : QUALITY FROM A TO Z

A partnership with « Avantages » is not only a customer loyalty program or a source of revenues for our partners ; it is also added-value management methods:

- tailor-made, transparent and pertinent reporting,
- a multilingual management platform which efficiently answers to partners and clients.

### Our multilingual management platform assets:

- claims settled within 24 hours,
- specific phone lines dedicated to each partner.

### Activity reports : tailor-made qualitative and quantitative indicators

We edit tailor-made activity reports detailing every adequate information (subscriptions, damages, qualitative information on customers' needs etc.) which can be used to adjust the insurance guarantees or the commercial approach around it.

# ACTUALITIES AND PROJECTS

**In Europe**      New partnerships in Romania and Poland with a major car manufacturer.  
Projects in Turkey, Germany, Belgium and Netherlands.

**In France**      Successful partnerships with additional health insurances.  
New excess refund contract for motorbikes, quad bikes and vehicles without licence.

***The main goal is to continue to extend Avantages' major position in France in affinity insurance.***

## OUR ASSETS : EXPERIENCE, FLEXIBILITY AND CREATIVITY

Our insurance guarantees may be distributed as such or within a package. A need, an idea ?  
We provide with concrete answers and fair prices.

Two ways of distribution:

- included in a package of products or services such as car finance, insurance, car sales, subscriptions, etc.
- in a voluntary subscription scheme proposed by any type of network : insurance intermediaries, car rental companies, car dealers, automotive finance companies etc.

## AVANTAGES DESIGNS AND MANAGES SPECIFIC SOLUTIONS FOR ACTORS OF MANY BUSINESS AREAS:

### **1. WHOLESALE BROKERS**

*solutions included in insurance contracts or in a voluntary subscription scheme*

#### **1.1. Excess Refund (all types of vehicules)**

in case of accident, theft, fire or broken glass : **excess refund.**

#### **1.2. Payment of a compensation indemnity (all types of vehicules)**

in case of total loss of the vehicle following a theft, fire or accident with an identified third party : **payment of an indemnity from 500 to 1.000 euros.**

#### **1.3. Loyalty premium (cars, motorbikes)**

in case of total loss of the vehicle following a theft, fire or faultless accident with an identified third party: **payment of a loyalty bonus (from 200 to 600 euros) if the policyholder subscribes for the new vehicle with the same insurer.**

#### **1.4. Le Refund of dilapidation on pieces (cars, motorbikes)**

in case of a faultless accident with an identified third party: **refund of the dilapidation amount determined by the insurance company expert during the replacement of damaged car accessories.**

#### **1.5. Payment of a daily indemnity (cars, motorbikes)**

in the event that the driver must take sick leave after a car accident: **payment of a daily indemnity up to a maximum of 3 days.** This allowance compensates loss of earnings (the non-taken in charge of the salary by the social services) during the first 3 days of the sick leave period.

#### **1.6. Refund of a MOT test (cars)**

in case of a faultless accident with an identified third party: **a MOT test is refunded** following mechanical reparations done on the damaged car.

#### **1.7. Insurance premiums exoneration following a loss of income (cars , motorbikes, house and health)**

in case of redundancy, long duration disease, or bankruptcy/insolvency : **the car, motorcycle, house or health insurance contract premium due by the policyholder is paid for 12 months to the insurer.**

#### **1.8. Refund of costs consecutive to a natural disaster (house)**

in case of material damages consecutive to a natural disaster: **reimbursement of the costs linked to immaterial damages**, such as hotel, housekeeping, courtesy car, babysitting, loss of income etc.

### **1.9. Financial support following a loss of income (house)**

in case of redundancy, long duration disease, or bankruptcy/insolvency : **the electricity bills due by the policyholder are paid for 12 months, with a cap from 500 to 1.000 euros.**

### **1.10. Loyalty bonus following a change of residence (house)**

in case of a change of residence (over 50 km) : **refund of electric installation costs and up to 3 months of electricity bills** if the policyholder takes a new house insurance contract with the same insurer.

### **1.11. Refund of sports or cultural yearly subscriptions (house)**

in case of a change of residence (over 50 km) : **prorata-temporis refund of annual subscription fees linked to sports and/or cultural activities.**

## **2. BROKERS OR GENERAL AGENTS**

*solutions included in insurance contracts or in a voluntary subscription scheme*

### **2.1. Avantages PLUS contract (cars)**

in case of a theft or accident with an identified third party :

- **a replacement car (tourist or commercial hire cars) is immediately provided** after the damage (by an intermediary from a nation-wide rental car company) or the rental bill is taken in charge (accident: 7 days / theft: 31 days).
- **excess refund up to 760 euros.**

### **2.2. Avantages PRESTIGE contract (cars)**

in the case of an accident

- **refund of car rental costs** (up to 500 euros)
- **excess refund up to 1.000 euros.**

### **2.3. Avantages FRANCHISE PLUS contract (cars)**

in case of an at-fault accident : **excess refund up to 500, 1.000 or 1.500 euros** depending on the subscription option chosen by the policyholder.

### **2.4. Avantages MOTO contract (motorbikes)**

in case of an at-fault accident with an identified third party : **excess refund up to 800 euros.**

### **2.5. Insurance premiums exoneration following a loss of income (cars, motorbikes, house and health)**

in case of redundancy, long duration disease, or bankruptcy/insolvency : **the car, motorcycle, house or health insurance contract premium due by the policyholder is paid for 12 months to the insurer.**

## **3. CAR DEALERS**

*solutions included in a car purchase, or in a maintenance contract, or in a voluntary subscription scheme*

### **3.1. Excess refund (all types of vehicles)**

in case of accident, theft, fire or broken glass : **excess refund.**

### **3.2. Refund of interests and administrative costs of a car financing scheme (cars, utility vehicles)**

in case of total loss of the vehicle following a theft, fire or accident: **refund of interests and administrative costs of the car financing scheme.**

### **3.3. Conditioning expenses refund (cars, utility vehicles)**

in case of total loss of the vehicle following a theft, fire or accident: **conditioning expenses refund.**

### **3.4. Refund of maintenance and accessories costs (cars, utility vehicles)**

in case of total loss of the vehicle following a theft, fire or faultless accident with an identified third party : **refund of maintenance and accessories expenses** spent in the same car dealer for the last 12 months.

### **3.5. Loyalty bonus (cars, utility vehicles)**

In case of total loss of the vehicle following a theft, fire or faultless accident with an identified third party : **payment of a loyalty bonus (from 200 to 1.000 euros) if the policyholder purchases a new vehicle at the same dealer or subscribes a new credit at the same automotive finance company, etc.**

## **4. CAR MANUFACTURERS / AUTOMOTIVE FINANCE COMPANIES**

*solutions included in a credit, in an insurance contract or in a car purchase package*

### **4.1. Excess refund (cars, utility vehicles)**

in case of accident, theft, fire or broken glass : **excess refund**.

### **4.2. Financial support following a loss of income (cars, utility vehicles)**

in case of redundancy, long duration disease, or bankruptcy/insolvency: **refund of maintenance expenses for 12 months**

### **4.3. Loyalty bonus (cars, utility vehicles)**

in case of total loss of the vehicle following a theft, fire or faultless accident with an identified third party : **payment of a loyalty bonus (from 200 to 1.000 euros) if the policyholder purchases a new vehicle at the same dealer or subscribes a new credit at the same automotive finance company, etc.**

### **4.4. Refund of interests and administrative costs of a car financing scheme (cars, utility vehicles)**

In case of total loss of the vehicle following a theft, fire or accident: **refund of interests and administrative costs of the car financing scheme.**

### **4.5. Payment of a daily indemnity (cars)**

in the event that the driver must take sick leave after a car accident: **payment of a daily indemnity** up to a maximum of 3 days. This allowance compensates loss of earnings (the non-taken in charge of the salary by the social services) during the first 3 days of the sick leave period.

### **4.6. Refund of maintenance and accessories costs (cars, utility vehicles)**

in case of total loss of the vehicle following a theft, fire or faultless accident with an identified third party : **refund of maintenance and accessories expenses** spent in the same car dealer network for the last 12 months.

### **4.7. « Happy event » bonus (cars)**

in case of a new birth : **payment to parents and/or grand parents of a loyalty bonus from 500 to 1.000 euros under a loyalty condition** (purchase of a larger vehicle at the same car dealer, new credit, etc

## **5. CAR RENTAL COMPANIES**

*solutions included in car rental contracts or in a voluntary subscription scheme*

### **5.1. Excess refund (cars, camping-cars)**

in case of accident, theft, fire or broken glass : **excess refund**. The amount is the one stated on particular terms of the policyholder's car insurance contract.

### **5.2. Operating loss indemnity (cars)**

in case of the immobilisation of the vehicle following theft, fire or accident : **payment of a daily indemnity covering the lack of revenues of the client** for the immobilisation period.

## **6. COMPLEMENTARY HEALTH CARE PROVIDERS**

*solutions included in a complementary health care insurance*

### **6.1. Financial support following a loss of income (health)**

In case of redundancy, long duration disease, or bankruptcy/insolvency: **the health insurance contract premium due by the policyholder is paid for 12 months to the insurer.**

### **6.2. « Happy event » bonus (health)**

in case of a new birth: **refund of the extra charge on the health insurance contract**

## **7. REAL ESTATE**

*solutions included in rental or purchase fees*

### **7.1. Refund of moving costs related to a work transfer**

in case of a change of residence (over 50 km,) due to professional reasons, within 12 months after the house/apartment rental : **refund of moving costs up to 1.000 euros** under a loyalty condition (new rental with an agency of the same network, etc.).

### **7.2. « Happy event » bonus**

in case of a new birth: **payment of a loyalty bonus of 500 euros** under a loyalty condition (new purchase or rental with an agency of the same network, etc.).

## **8. PUBLIC PARKINGS**

*solutions included in parking fees or yearly/monthly parking subscriptions*

### **8.1. « Theft/vandalism » excess refund and parking expenses refund**

in case of theft, attempted theft or vandalism of the covered vehicle in the parking : **excess refund and parking costs refund.**

### **8.2. Refund of parking costs**

in case of cessation of work (more than 30 days) of the user following a disease or accident: **prorata-temporis refund of the annual parking fee.**

### **8.3. Financial support following a loss of income**

in case of redundancy, long duration disease, or bankruptcy/insolvency (impacting the user/client): **prorata-temporis refund of the annual parking fee.**

## **9. HIGHWAYS**

*solutions included in highways badge fees*

### **9.1. Refund of the highway badge deposit**

in case of theft of the highway badge along with the vehicle: **refund of the deposit.**

### **9.2. Refund of the yearly subscription to the highway badge**

In case of redundancy, long duration disease, or bankruptcy/insolvency (impacting the user/client): **refund of the badge subscription fee .**

## **10. CREDIT & DEBIT CARDS / LOYALTY CARDS**

*solutions included in credit cards fees or loyalty cards fees*

### **10.1. Refund of the annual fee for the card renewal**

in case of redundancy, long duration disease, or bankruptcy/insolvency (impacting the user/client): **refund of the card annual renewal fee.**

### **10.2. « Happy event » bonus**

in case of a new birth: **allowance of 100 to 500 euros** credit on the payment/debit/loyalty card.

### **10.3. Financial support following a loss of income**

in case of redundancy, long duration disease, or bankruptcy/insolvency (impacting the user/client): **allowance of 50 to 100 euros** credit on the payment/debit/loyalty card.

## **11. RETAILERS**

*solutions included in bills or loyalty or credit/payment cards*

### **11.1. Excess refund for 15 days after fuel purchase (all types of vehicles)**

in case of accident, theft, fire or broken glass after a fuel purchase (min 30 litres) in any fuel station of the company : **excess refund.**

### **11.2. Refund of maintenance and accessories costs (cars, utility vehicles)**

in case of total loss of the vehicle following a theft, fire or faultless accident with an identified third party : **refund of maintenance and accessories expenses** spent in any dealer of the network for the last 12 months.

### **11.3. Loyalty bonus after a change of residence**

in case of a change of residence (over 50 km): **monthly allowance of a 50 euros voucher for 6 months.**

### **11.4. « Happy event » bonus**

in case of a new birth: **allowance of 100 to 500 euros vouchers** for any purchase related to the birth in the partner's stores.

### **11.5. Financial support following a loss of income**

in case of redundancy, long duration disease, or bankruptcy/insolvency (impacting the user/client): **monthly allowance of a 50 euros voucher for 12 months**, for any purchase in the partner stores.

## **12. SPORTS CLUBS**

*solutions included in sports clubs subscription fees*

### **12.1. Refund of annual subscription following a change of residence**

in case of termination or suspension of the sports club subscription following a change of residence or work move (over 50 km) : **3 months of subscription refund.**

### **12.2. Financial support after maternity or physical incapacity**

in case of termination or suspension of the sports club subscription following a physical incapacity due to an accident or a disease : **3 months of subscription refund.**

## **13. ENERGY PROVIDERS**

*solutions included in energy bills*

### **13.1. Financial support following a loss of income**

in case of redundancy, long duration disease, or bankruptcy/insolvency (impacting the user/client) : **refund of electricity bills for 12 months** up to an amount from 500 to 1.000 euros.

### **13.2. Loyalty bonus after a change of residence**

in case of a change of residence (over 50 km) : **refund of electric installation costs and electricity costs for 3 months** if the customer stays with the same electricity provider company.

### **13.3. « Happy event » bonus**

in case of a new birth: **refund of 30% of the electricity bills for 1 year** to face direct and indirect costs related to the new birth in the customer's household.

### **13.4. Refund of costs consecutive to a natural disaster**

in case of material damages consecutive to a natural disaster: **reimbursement of the costs linked to immaterial damages**, such as hotel, housekeeping, courtesy car, babysitting, loss of income etc.

# CONTACT US

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