



WERTGARANTIE at a glance



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WERTGARANTIE Group

Values with origin

Close to the customer. Close to the trade. Successful since 1963.

WERTGARANTIE is Germany's No. 1 specialist retail partner for warranty services for consumer electronics, household appliances and bicycles.

With our unique all-round insurance, we have also been liable for damage that goes far beyond the manufacturer's warranty since 1963. For new and used appliances.

Today, more than 7 million customers in the Group benefit from our comprehensive and customised solutions - and are more than satisfied with our work.

Because "Simple. Good. Protected." is our guiding principle.

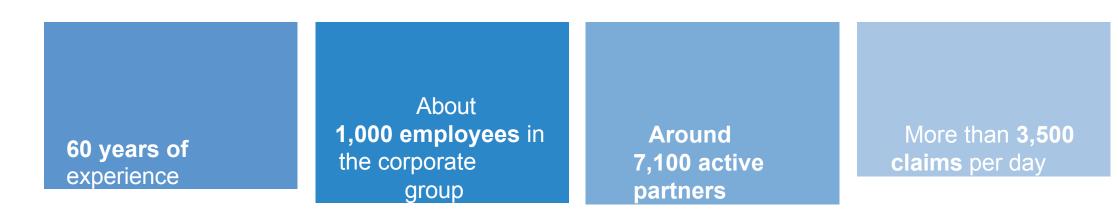






This is WERTGARANTIE

At a glance



Availability 24/7



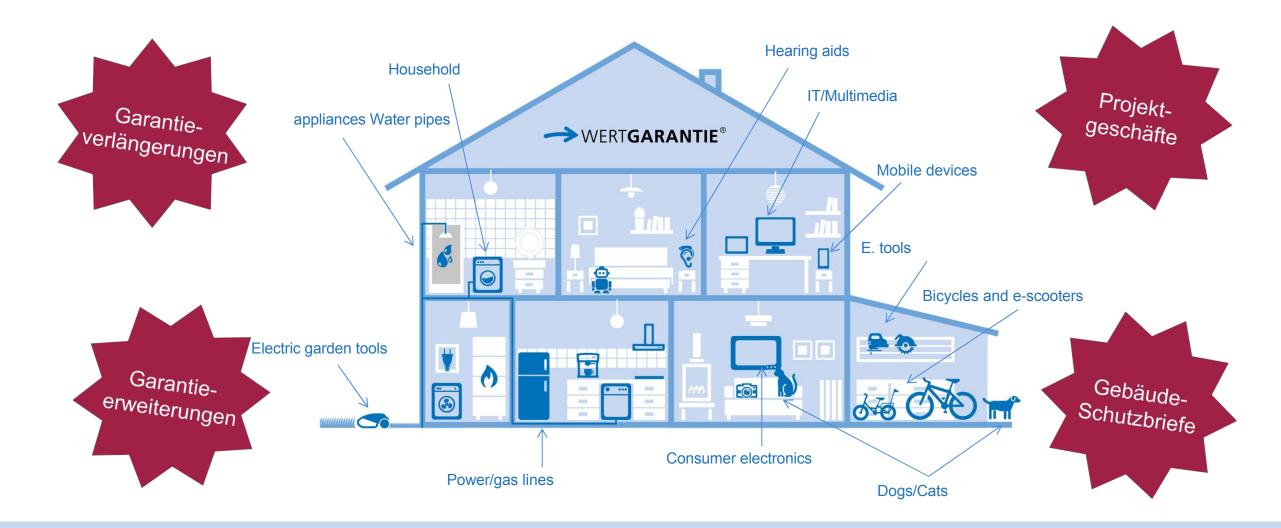
Active in 7 countries: Germany, Austria, Belgium, Luxembourg, Netherlands, France and Spain





All-round protection with WERTGARANTIE

Technical devices - Electricity/gas/water pipes - Bicycles - E-scooters - Pets - Hearing aids



Team Nord-West (PLZ: 26-34, 37-38, 48-49) Regionalverkaufsleiter





Gebietsleiter



Team West (PLZ: 35, 40-47, 50-54, 56-59)

Regionalverkaufsleiter



Markus Arndt Tel: 0162 1078941 m.arndt@wertgarantie.com

Gebietsleiter



Team Süd-West (PLZ: 55, 60-79, 88-89) Regionalverkaufsleiter

Manuel Zinkler



Tel: 0162 1078972 m.zinkler@wertgarantie.com

Gebietsleiter



Markus

Baumann



Matthias





Spirk





Thilo Dröge Tel: 0174 9129032 t.droege@wertgarantie.com Leitung Außendienst Maurice Jöhler Tel: 0162 1078931 m.joehler@wertgarantie.com



Team Nord-Ost (PLZ: 01-06, 09-25, 39) Regionalverkaufsleiter



Gebietsleiter Thorsten André Axel

Marguardt Siebert Tümmers

Team Süd-Ost (PLZ: 07-08,36, 80-87, 90-99) Regionalverkaufsleiter



Stefan Oldenburg Tel: 0162 1079958 s.oldenburg@wertgarantie.com





Stefanos Stefan Kouroupis Baumann

Ante Padjen



Partner overview

Sales partner Germany (extract)





for the environment

WERTGARANTIE, because it's the best ...

for the customer



- ✓ Safety before repair costs
- Fast processing in the event of a claim
- Individual combination options
- Known and trusted contacts

for the company



- Yield increase and tension protection
- High customer loyalty
- Fast payment of invoices
- Significantly lower goodwill and service costs
- Secure new business in

for the employee

the future



- Easy to address
- Much less stress with dissatisfied customers
- Important Salary component
- Higher quality of advice
- Valuable contribution to securing livelihoods

- Extension of device service life
- Reduction of electrical waste
- Careful handling of raw materials
- Protecting the climate

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The customer stays in the specialised trade

The best customer loyalty tool in the industry



No matter what happens to the device in the future ...



In the event of a claim, the customer should contact their specialist dealer.



The specialist dealer clarifies the process with WERTGARANTIE and repairs or replaces the product.



Settlement takes place between Specialist dealer and WERTGARANTIE - and the customer is happy!



Service is our strength

You can rely on that:

- Over 140 employees are available to our partners and customers in the service teams
- More than 1,200,000 calls per year
- Over 800,000 claims payments per year
- No waiting times, immediate personal contact 7 days a week - 24 hours a day
- Application entry, advice, claims settlement and fee payments in an 8-hour service





TÜV-certified customer satisfaction

January 2022

Top marks again for customer satisfaction

The customer survey focussed in particular on

- the **expertise**
- the **commitment** and **friendliness** of the staff
- overall satisfaction with the company's services.
- Overall grade 1.48

The survey took place in Germany:

Overall, **97%** of respondents are **"very satisfied" or "satisfied"** with customer service. **"satisfied".**

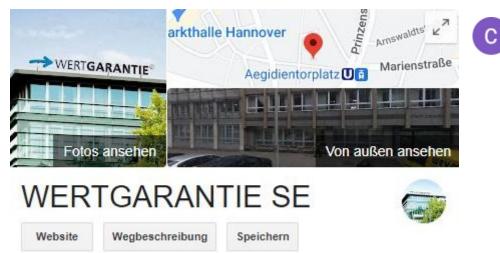
99 % of respondents would **"definitely" or "probably" choose** WERTGARANTIE. recommend.





WERTGARANTIE in the test

Google reviews



4.5 * * * * * 4.960 Google-Rezensionen (i)

Versicherungsgesellschaft in Hannover, Niedersachsen



Brittney Bauer Rezensionen · 4 Fotos

***** vor 5 Tagen NEU

Ich bin immer sehr zufrieden mit dem telefonischen/Email Kontakt. Bei Fragen oder Terminabsprachen wird einem immer sofort geholfen Jeder mit dem ich gesprochen habe war sehr nett und hilfsbereit!

Liebes Wertgarantie Team,

gerade eben kam die Info rein, das mein zum 3. ten MAL eingesendetes Gerät repariert wurde, und auf dem weg zu mir ist??!!

Ich freue mich so RIESIG. Wertgarantie ist für mich die beste Versicherung und werde ich (fall sich nicht rausgeschmissen werde :)) ein leben lang treu bleiben. Und all meinen Freunden und Familienmitgliedern weiterempfehlen werde--1000 Dank



Georg Kandsperger 26 Rezensionen · 1 Foto

***** vor 2 Wochen NEU

Problemlose Kommunikation nach Schadensfall, Hilfe sofort und ohne viel Tam Tam. Abrechnung übernommen ohne Rückfragen oder Ausflüchte. Lediglich auf Wunsch, zusätzliches Angebot. Dieses ohne Druck oder "Nerven" ausgestellt und problemlos durchgeführt. Selten bei Versicherungen, aber offensichtlich doch möglich.



Christiane Heil

4 Rezensionen

***** vor 2 Tagen NEU

Schnell und unbürokratisch!

Rezensionen · 4 Fotos

***** vor einem Monat

Wir sind bereits seit mehreren Jahren Kunde bei Wertgarantie und haben mindestens 6 Geräte hier versichert und wir sind sehr zufrieden. Der Kundenservice ist sehr gut organisiert. Die Schadenmeldungen werden unverzüglich innerhalb weniger Tage bearbeitet. Die Reparatur erfolgt innerhalb weniger Tage. Und wenn das Gerät ausgetauscht werden muss, wird immer ein fairer Betrag für den Neukauf zur Verfügung gestellt bzw. erstattet.



Thorsten Muh

2 Rezensionen

***** vor 2 Monaten

Bisher (leider) schon 2 Schadensfälle mit meinen Handys.

Extrem schneller Service, schnelle Entscheidung, unkompliziert und was mir persönlich fast am besten gefällt, man wird über jede neue Entwicklung informiert

🛊 🛊 🛊 🛊 🛊 vor einem Monat

Klaus-Peter Ulb

2 Rezensionen

Was soll ich sagen, außer gut, gern und günstig!

Nein besser noch, ... sehr gut, sehr gern und sehr günstig!

Den Service von Wertgarantie SE habe ich für meinen Kaffeevollautomat bisher mehrfach beansprucht

und war immer bestens zufrieden. Somit uneingeschränkt empfehlenswert!!!

MfG

Source: Google

WERTGARANTIE ist Testsieger!

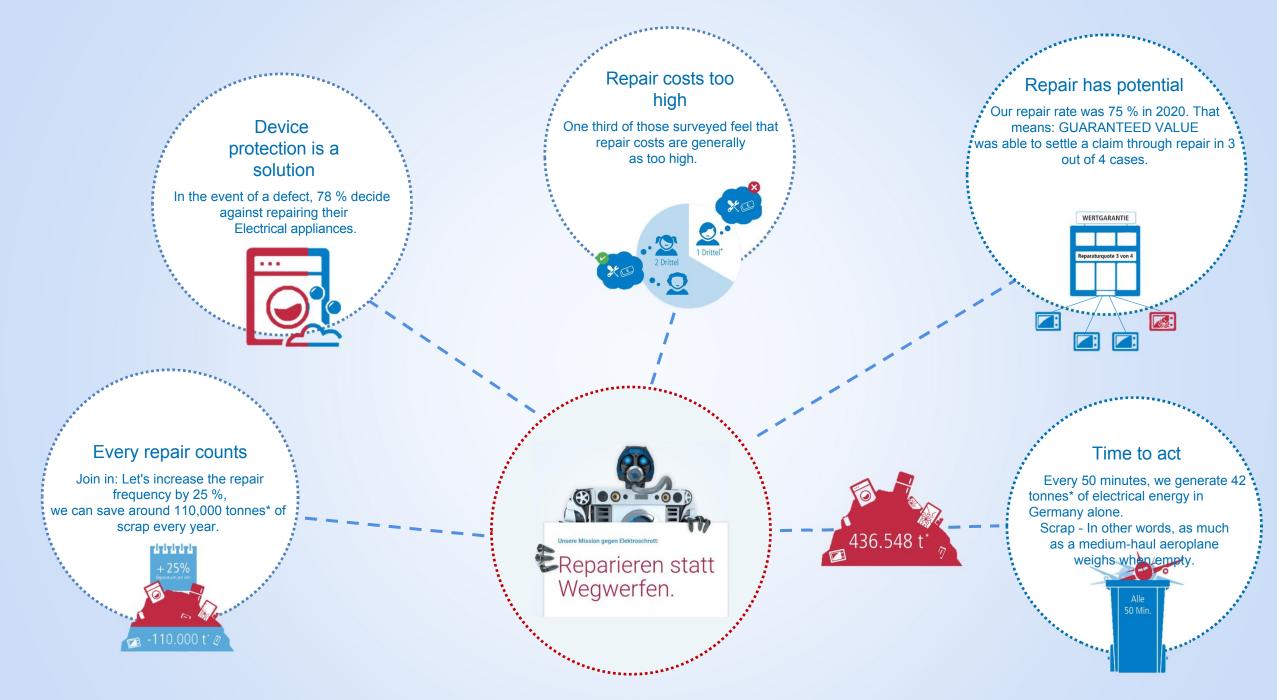












*Further information can be found at www.reparieren-statt-wegwerfen.de. See study "Repairing instead of throwing away".



Ab 3 Euro im Monat, Ihr Beitrag zur Vermeidung von Elektroschrott!





WERTGARANTIE[®]



Our products for your customers

The right guarantee for everyone



17| 06/02/2023



WERTGARANTIE complete cover - Our best!

Complete cover - now with even more benefits and discounts



- A guarantee for all electrical appliances
- Most powerful protection for almost any damage that can happen
- Favourable, constant monthly premium also payable quarterly, semiannually or annually
- Discounted one-off payment possible for 2, 3 and 5 years
- For new, refurbished and used appliances
- For devices used privately, professionally and commercially
- Many possible combinations
- Promotional offer "Protect 3 pay 2"
- Free immediate cover (ideal with Click&Collect)





Our products for your customers

Uncore Mission genen Elektroschrett

The complete cover offers protection for ...



	Gesetzliche Gewährleistung	WERTGARANTI Komplettschu
Dauer	2 Jahre	unbegrenzt mögl
Materialfehler	1	1
Produktionsfehler	1	1
Konstruktionsfehler	1	1
Arbeitslohn, Ersatzteile, Fahrt- bzw. Versandkosten	1	~
Ersatzleistung bei Totalschaden	1	1
Unsachgemäße Handhabung		1
Wasser-/Feuchtigkeitsschäden		1
Überspannung/Elektronikschäden		1
Verstopfung/Fremdkörper		1
Fall-/Sturzschäden		1
Display-/Panel-/Glaskeramik-Bruch		1
Motor- und Lagerschäden		1
Defekte an Heizelementen		1
Originalzubehör im Hersteller-Lieferu	Imfang	1
Sofortschutz		1
Verschleiß/Verkalkung		1
Akkudefekte		1
Datenrettung/-sicherung bei IT-Gerät	en	1
Aufspielen von Betriebssystemen be	IT-Geräten	1
TV-Geräte-Einstellarbeiten (ohne Erstin	nstallation)	1
TV-Software-Updates		1
Gebrauchtgeräte/Refurbished-Geräte	•	1
Gewerbegeräte		1
Premium-Option		
Diebstahlschutz		1
Cyberschutz (Schutz vor Missbrauch und	Betrug im Internet)	1
Erstattung von Gesprächs- und Dater durch SIM-Kartenmissbrauch		~
Erstattung der Kosten für eine neue	SIM-Karte	1

Ihr Spezialist für Geräteschutz und Garantieversicherung für alles, was einen Akku oder Stecker hat. Since 1963 | Made in Germany | wertgarantie.com



-> WERT**GARANTIE** "

- ✓ Wear/calcification
- ✓ Battery defects
- Installing operating systems for IT devices
- Immediate protection (ideal with Click&Collect)
- Used devices / refurbished devices
- Commercial appliances

Premium option

- Theft protection
- Cyber protection (protection against misuse and fraud on the Internet)
- Reimbursement of call and data charges due to SIM card misuse
- Reimbursement of the costs for a new SIM card

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WERTGARANTIE complete protection

All devices (except mobile phones)

	Elektrische Geräte				
Gerätepreis	monatlicher rabattierter Einmalbeitrag		inmalbeitrag		
Geratepreis	Beitrag	3 Jahre	5 Jahre		
bis 300 €	3€	90€ Sie sparen 18€	140 € Sie sparen 40€		
bis 1.500 €	5€	144 € Sie sparen 36 €	225 € Sie sparen 75 €		
bis 10.000 €	8€	229€ Sie sparen 59€	375 € Sie sparen 105 €		



* Appliances up to 24 months after date of purchase are considered new appliances

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WERTGARANTIE complete protection

Mobile phones

	Mobiltelefone					
Gerätepreis	monatlicher Beitrag	rabattierter Einmalbeitrag 2 Jahre				
bis 300 €	5€	90€ Sie sparen 30€				
bis 800 €	8€	150€ Sie sparen 42€				
bis 2.500 €	11€	200€ Sie sparen 64€				

+++ NOW NEW+ ++ Refurbished smartphones without waiting time



* Devices up to 12 months after the date of purchase are considered new devices Refurbished smartphones are considered used devices

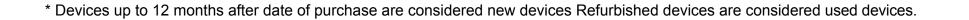


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WERTGARANTIE complete protection

Used and commercial appliances

		Mobiltelefone	Elektriscl	Elektrische Geräte		
Gerätepreis	monatlicher	rabattierter Einmalbeitrag	rabattierter Einmalbeitrag			
	Beitrag	2 Jahre	3 Jahre	5 Jahre		
Gebrauchtgeräte und Gewerbegeräte bis 10.000 € sowie gebrauchte Mobiltelefone bis 2.500 €	8€	150 € Sie sparen 42 €	229 € Sie sparen 59 €	375 € Sie sparen 105 €		





WERTGARANTIE complete protection

Premium option

		Mobiltelefone	Elektrische Geräte		
Gerätepreis	monatliche Prämie	rabattierte Einmalprämie	rabattierte Einmalprämie		
	Fidilie	2 Jahre	re 3 Jahre 5 Jahre		
Neugeräte* sowie neue Mobiltelefone bis 300 €		38 € Sie sparen 22 €	48 € Sie sparen 42 €	65 € Sie sparen 85 €	
Neugeräte, Gebraucht- geräte** und Gewerbe- geräte bis 10.000 € sowie Mobiltelefone bis 2.500 €	2,50€	48 € Sie sparen 12 €	69 € Sie sparen 21 €	115 € Sie sparen 35 €	

- Theft protection
- Cyber protection (protection against misuse and fraud on the Internet)
- Reimbursement of call and data charges due to SIM card misuse
- Reimbursement of the costs for a new SIM card





Device combinations in WERTGARANTIE complete protection

... no matter how old, no matter where purchased - count as 1 device subject to contributions!



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Device combinations in WERTGARANTIE complete protection

... no matter how old, no matter where purchased - count as 1 device subject to contributions! And the **3rd device is** free of charge!





Potential and opportunities

Huge potential for used appliances

On average, there are 50 electrical appliances in households. With 40.5 million households in Germany, this represents a potential of over 2 billion appliances, very few of which are currently equipped with an additional guarantee.

Which electrical appliances are present in the households?

✓ Telephone	100,0 %
✓ Fridge/freezer	99,9 %
✓ TV	97,8 %
✓ Washing machine	96,4 %
✓ PC	90,0 %
✓ Photo	81,9 %
✓ Coffee machine	84,7 %
✓ Printers	76,9 %
✓ Dishwasher	71,5 %
✓ Laptop/notebook	70,8 %





Used appliances ...

... no matter how old, no matter where bought, no matter what make







Gebrauchtgeräte schützen. Unsere Mission gegen Elektroschrott: WERTGARANTIE zahlt Ihre Reparaturkosten.



WERTGARANTIE®
Einfach. Gut. Geschützt.

1922





WERTGARANTIE complete protection

Commission overview

WERTGARANTIE complete protection	Commission in EUR
Consumer electronics	30.00€ (up to 300€ VKP) 50.00€ (up to 10,000€ VKP)
Domestic appliance technology	30.00€ (up to 300€ VKP) 50.00€ (up to 10,000€ VKP)
Communication technology	30.00€ (up to 300€ VKP) 50.00€ (up to 10,000€ VKP)
Notebook/PC	30.00€ (up to 300€ VKP) 50.00€ (up to 10,000€ VKP)
Mobile phones/smartphones	30,00€
Theft protection	20,00€



WERTGARANTIE Komplettschutz für elektrische Geräte • Neue und gebrauchte Geräte • Gewerbe- und Refurbished-Geräte • Aktionsangebot: 3 Geräte schützen, nur für 2 bezahlen

WERTGARANTIE[®]

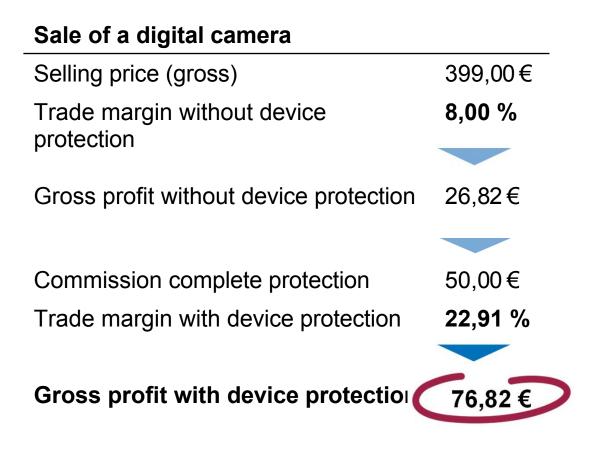
Plus VIP scale

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Earnings opportunities through guaranteed marketing

WERTGARANTIE complete protection







Device protection from WERTGARANTIE

BASIS 3 / COMFORT 3|5 / COMFORT 75 3|5





The **BASIS** appliance protection from WERTGARANTIE

At a glance

- Warranty extension to 5 years
- Assumption of repair costs for Material, production and design defects
- In the event of a total loss, repayment of the current value of the defective appliance
- Conclusion up to 24 months after device purchase by payment of a "one-off amount"
- For private and professional use
- Worldwide protection
- For all devices (except mobile phones) up to a purchase price of 10,000 euros





Geräteschutz BASIS/KOMFORT 3|5 für Elektronik • Geräteschutz für 3 oder 5 Jahre





The KOMFORT 3|5 appliance protection from WERTGARANTIE

At a glance

- 3 or 5 years device protection
- Full coverage of repair costs in the event of defects (incl. drop and fall damage, operating errors, water damage, electronic damage, etc.)
- Cover for accessories included in the scope of delivery (e.g. charger, controller, etc.)
- In the event of total loss Handover of an appliance "of the same kind and quality"
- Conclusion up to 24 months after device purchase by payment of a "one-off amount"
- For private and professional use
- Worldwide protection
- For all devices (except mobile phones) up to a purchase price of 10,000 euros





WERTGARANTIE[®]

nfach, Gut, Geschützt

Geräteschutz BASIS/KOMFORT 3|5

für Elektronik

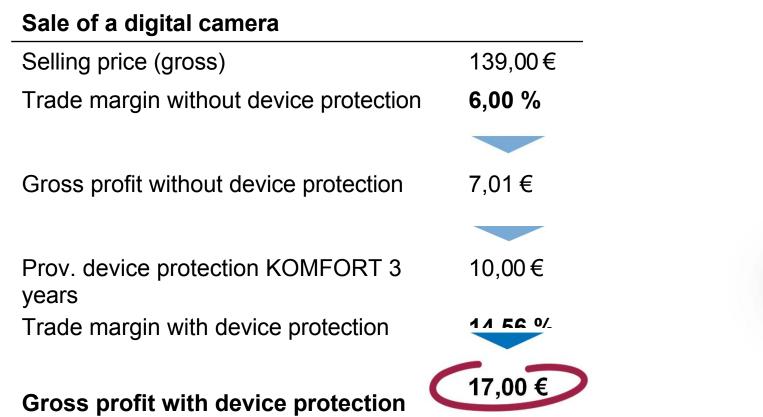
Geräteschutz f
ür 3 oder 5 Jahre

3 und 5 Jahre Laufzeit möglich!



Earnings opportunities through guaranteed marketing

KOMFORT 3-year appliance protection from WERTGARANTIE







Earnings opportunities through guaranteed marketing

KOMFORT 5-year appliance protection from WERTGARANTIE

Sale of a tablet

Selling price (gross)	299,00€
Trade margin without device protection	3,00 %
Gross profit without device protection	7,54€
Prov. device protection KOMFORT 5 years	35,00€
Trade margin with device protection	16 03 0/

Gross profit with device protection







Device protection 2021 BASIC and COMFORT

Commission and sales price overview

Price levels	Base		e levels Base Comfort 3		Comfort 5	
Device price up to	Selling price	Commission	Selling price	Commissio n	Selling price	Commissio n
up to 200 €	19,90€	10,00€	29,90€	10,00€	59,90€	20,00€
up to 300 €	29,90€	15,00€	39,90€	15,00€	79,90€	35,00€
up to 400 €	39,90€	20,00€	49,90€	15,00€	99,90€	45,00€
up to 500 €	49,90€	25,00€	59,90€	20,00€	119,90€	55,00€
up to 700 €	69,90€	30,00€	79,90€	25,00€	139,90€	55,00€
up to 1,000€	99,90€	35,00€	109,90€	25,00€	159,90€	55,00€
up to 1,300 €	119,90€	35,00€	129,90€	30,00€	179,90€	55,00€
up to 1,500€	129,90€	35,00€	139,90€	35,00€	199,90€	60,00€
up to 2,000 €	149,90€	35,00€	169,90€	40,00€	239,90€	60,00€
up to 3,000 €	179,90€	35,00€	189,90€	40,00€	299,90€	60,00€
up to 3,500 €	199,90€	35,00€	229,90€	45,00€	349,90€	60,00€
up to 5,000 €	249,90€	40,00€	259,90€	45,00€	419,90€	60,00€
up to 7,500€	279,90€	40,00€	349,90€	45,00€	529,90€	65,00€
up to 10,000€	299,90€	40,00€	399,90€	45,00€	649,90€	65,00€



Geräteschutz BASIS/KOMFORT 3|5 für Elektronik • Geräteschutz für 3 oder 5 Jahre

WERTGARANTIE®



The KOMFORT 75 3 5 appliance protection from WERTGARANTIE

At a glance

- 3 or 5 years device protection
- Full coverage of repair costs in the event of defects (incl. drop and fall damage, operating errors, water damage, electronic damage, etc.)
- Cover for accessories included in the scope of delivery (e.g. charger, controller, etc.)
- In the event of total loss Handover of an appliance "of the same kind and quality"
- Conclusion up to 12 months after device purchase by payment of a "one-off amount"
- For private and professional use
- Worldwide protection
- For all devices (except mobile phones) up to a purchase price of 10,





Wählen Sie das passende Technik-Schutzpaket zu einem einmaligen geringen Beitrag

Mit 25 % Selbstbehalt der Schadensumme

(Nur bei Fall-, Bruch- und Wasserschäden)

A Santa



The KOMFORT 75 3|5 appliance protection from WERTGARANTIE

Commission and sales price overview

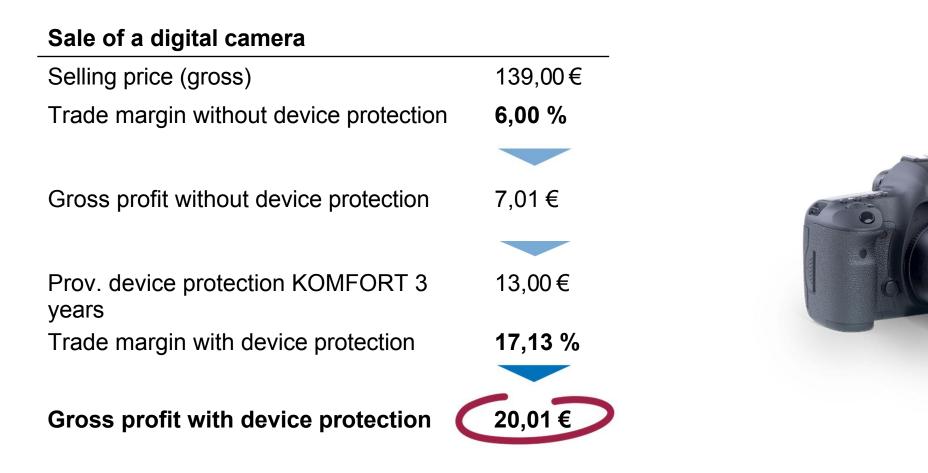
DEVICE PROTECTION COMFORT 3 years		
Price levels Device price up to	Selling price	Commission
300,00€	39,99€	13,00€
500,00€	59,99€	20,00€
700,00€	69,99€	23,00€
1.000,00€	79,99€	27,00€
1.500,00€	99,99€	33,00€
2.000,00€	139,99€	44,00€
3.000,00€	159,99€	54,00€
4.000,00€	199,99€	60,00€
5.000,00€	229,99€	77,00€
7.500,00€	269,99€	90,00€
10.000,00€	299,99€	100,00€

DEVICE PROTECTION COMFORT 5 years		
Price levels Device price up to	Selling price	Commission
300,00€	59,99€	20,00€
500,00€	69,99€	23,00€
700,00€	89,99€	30,00€
1.000,00€	99,99€	33,00€
1.500,00€	139,99€	47,00€
2.000,00€	179,99€	57,00€
3.000,00€	199,99€	67,00€
4.000,00€	249,99€	80,00€
5.000,00€	299,99€	100,00€
7.500,00€	349,99€	117,00€
10.000,00€	399,99€	127,00€



Earnings opportunities through guaranteed marketing

KOMFORT 75 3-year appliance protection from WERTGARANTIE



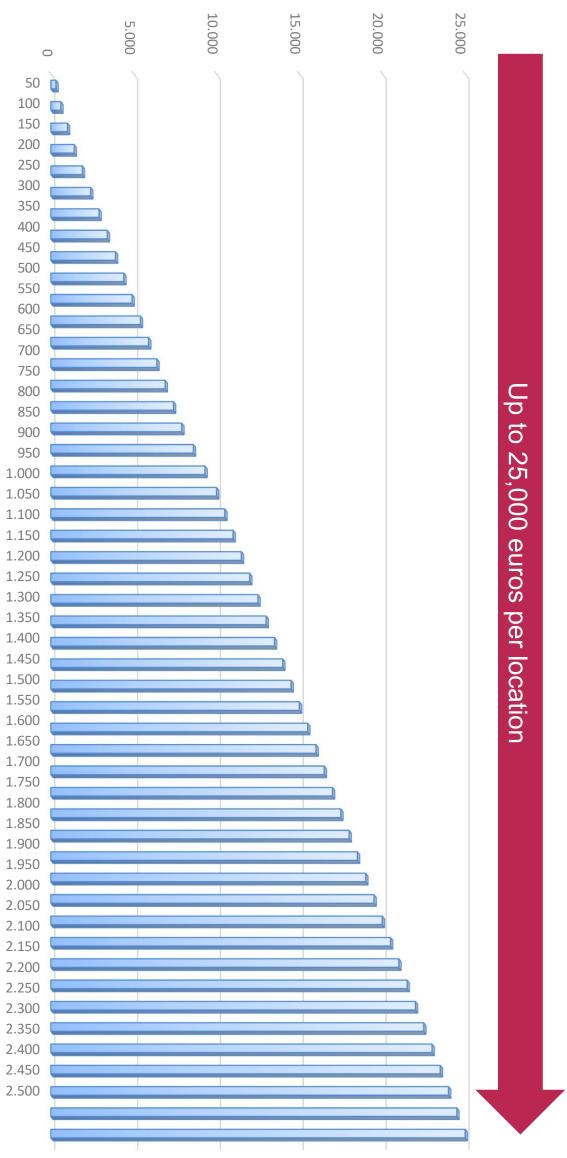


The WERTGARANTIE partner concept



The WERTGARANTIE VIP bonus scale 2023

For even more returns





The WERTGARANTIE VIP bonus scale 2023

Points system

- A complete mobile phone or smartphone protection contract as well as the premium option in the complete protection counts as half a WERTGARANTIE point for the bonus.
- All other complete cover contracts count as one whole point.
- The brokerage of a complete protection contract for a so-called SME appliance (exclusive appliances for the BSH SME Circle), brokered by members of the BSH SME Circle, counts for two points.
- The bonus remuneration earned is paid out at the beginning of the following year.
- The bonus scale is valid for the year 2023 and is redefined annually/valid for one calendar year in each case.



Use at the point of sale

Large selection in our WERTGARANTIE shop





Versatile advertising and work tools for your PoS

Available free of charge at any time



- Find out how to place and use advertising and work equipment correctly in the short product descriptions.
- Receive valuable tips on which articles you can use to make your sales area even more attractive and always stay up to date.

Entdecken Sie mehr Werbe- und Arbeitsmittel im WERTGARANTIE Shop!



Customised advertising material

Examples of our partners







The WERTGARANTIE Training concept at a glancek



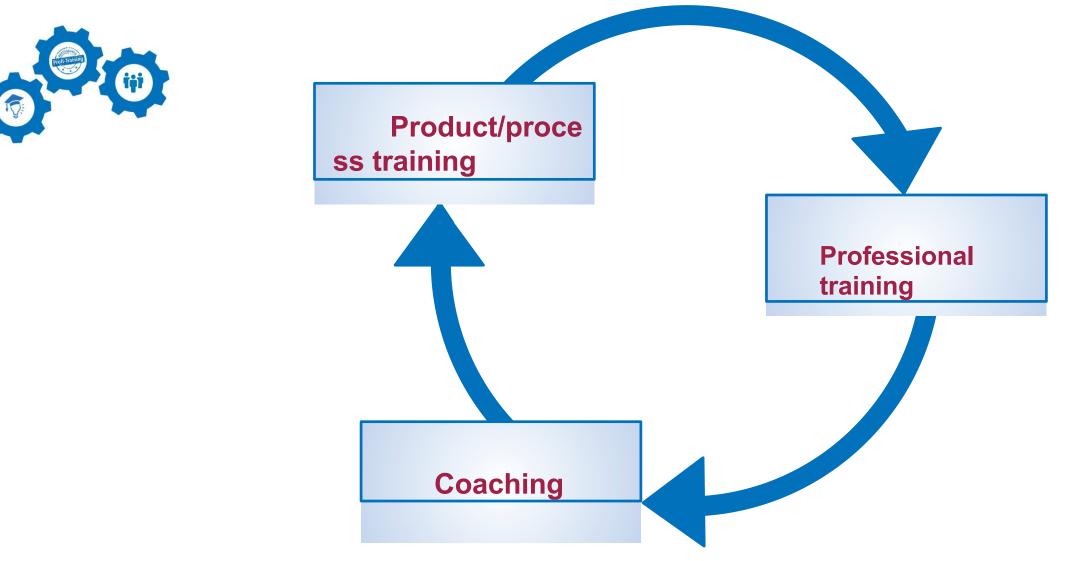
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The WERTGARANTIE training concept

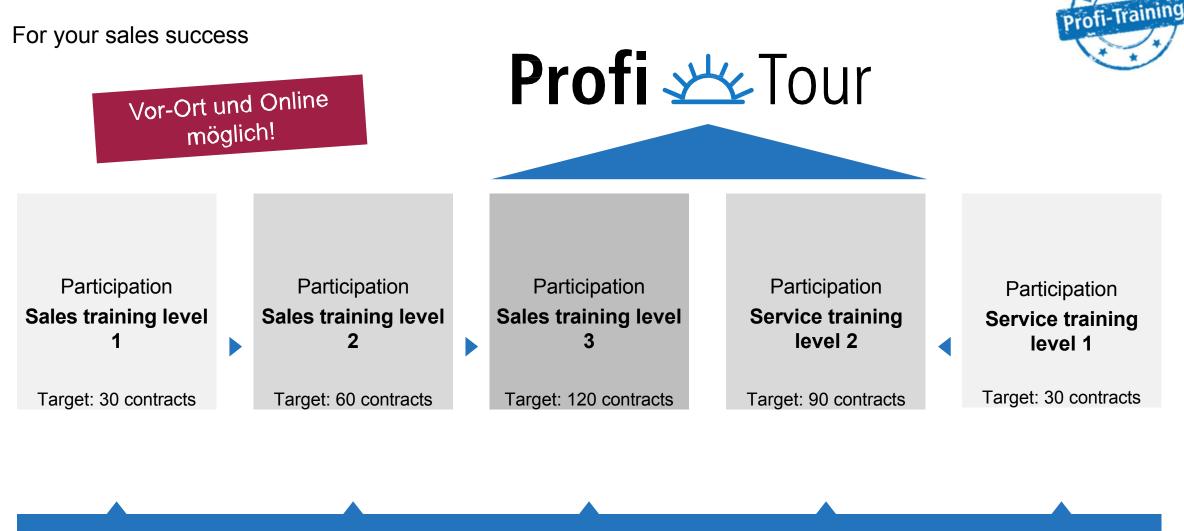
Product training, professional training and coaching go hand in hand







The WERTGARANTIE professional training programme



Coaching and support from trainers as well as continuous expansion and deepening of knowledge at the WERTGARANTIE Academy.



The WERTGARANTIE professional tour

3 days of island feeling for the training graduates

Profi 🖄 Tour



The WERTGARANTIE Academy

Simply good online training courses



www.wertgarantie-akademie.com

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WERTGARANTIE

Our training programme at the WERTGARANTIE Academy

New, free training courses and workshops every day

- Product training
- Newcomer training courses
- Sales training
- Coachings
- Handling and service processes

www.wertgarantie-akademie.com

Online-Veranstaltungen ab sofort ganz bequem in der WERTGARANTIE Akademie buchen!

• 2022



WERTGARANTIE Academy

Simply good online training courses

Qualification and further training are essential in retail. Train your skills and expand your knowledge **at any time** and from **anywhere**.

- Product training on products and handling processes
- Increase in knowledge and completion rate
- "Hall of fame" view of certificates already acquired
- Possibility of booking online seminars
- Possibility to participate in online seminars or online coaching sessions
- Automatic course enrolment in post-coaching units if the active partner has taken part in professional training
- Insight into the professional training qualification period

Academy access is required to take part in the professional training programme and a product training course must be completed at the start.









Dealer and workshop search





Participation via the retailer portal

- Log in at partner.wertgarantie.de
- Click on "Your service offer" at the bottom left of the homepage
- The input option is available there (questionnaire).







Your advantages with WERTGARANTIE

at a glance

- Fulfilment of customer expectations for service and warranty
- Significant increase in operating income (sales, gross profit, service return)
- "Everything from a single source" (all-round protection for the household)
- Simple processing, no hotline, no waiting times
- Fast processing (8-hour service)
- Highly effective customer loyalty through increasing new purchase participation
- Unique service portfolio, e.g. "3 for 2", combination options, etc.
- Additional opportunities through protection for used devices, no matter how old
- Individual support and training on site
- Multi-stage training concept for sales and service staff
- Technical integration options for online marketing
- Optimised and fast service processing thanks to routing tools and local repair partners



Already signed a WERTGARANTIE contract Vertrag gemacht?

