**SEEdS FAQs**

## General

Who is Stuckey & Co? Stuckey is an MGA (managing general agent) and national wholesale insurance broker.

What is the SEEdS program? An exclusive hybrid insurance, service contract, technical assistance, warranty management, and EOL (end-of-life) through Ensure Protect for buyback product of electronic devices. Clients can pick and choose what length, deductible and options they want covered.

What is the Value Proposition of this program for the client? There are several different value propositions with this program.

1. Priced as a group policy
2. Help client manage their manufacturers warranties
3. Hardware Help desk component

What sets it apart in the market? Not only does it cover laptops and computers, but also TVs plus any IoT devices as well.

What problem does it solve? Help desk personnel, manufacturer’s warranty administration, and device inventory.

Who is the target customer(s) for this program? School and businesses with 50 or more owned devices. The devices need to be less than 5 years old.

What types of Devices are included in this program?

1. WIFI (HotSpots)
2. Desktop Computers
3. Laptop Computers
4. Tablets
5. Smartphones
6. Televisions
7. Misc. Electronics – Individual values of $9,999 or less.

Is there a total amount of devices that can be covered? Only a minimum device count of 50 or more.

Is there a dollar limit on the devices supported by this program? Yes, up to $9,999 in value.

What are the coverage options for SEEdS? There are three different options the client can choose, and they can select all the options together as well:

1. Insurance: Includes Lost, Theft, Burglary, Robbery, Fire, Flood, and Natural Disasters.
2. Service Contract: Accidental Damage, Mechanical Malfunction, Electrical Malfunction, Liquid Submersion, and Power Surge
3. Technical Assistance\* - Device Troubleshooting, Remote Fix, Find my Device, Network Troubleshooting
	* \*Included with Service Contract option
4. Deductibles: $0, $50 or $75 options for devices available
5. Term: 1, 2, or 4-year coverage options are available

Can I quote or explain coverage on SEEds as a technology agent? You cannot quote, explain coverage, or get commissions from insurance aspect of this program. This will need to be done with Stuckey & Co. However, if the client does not choose the insurance aspect of this program and since it is a service contract, we can provide commissions on the placements of this service contract.

Where can I sell this program? You can offer this program to clients in the continental US, except Alaska and Hawaii.

Can we use this program to source new technology products? You cannot offer the product on brand new products.

Do I need to be an expert to offer this product to my customers? You do not need to be an expert on this product. We have all the resources you need to help you sell it. All you need to do is garner interest and fill out the registration form. We take care of the rest!

## Technical

When you say technical assistance, what exactly does it include? Technical assistance involves providing support to enterprises or schools using this program. Our team is available via phone, online, or email to help resolve issues with their covered items. Common problems include physical damage or failures that occur during or after the original equipment manufacturer's warranty. However, we also assist with connectivity issues such as setting up new products or resolving internet-related problems. If necessary, we may escalate the support by remotely accessing the device for a reset or related troubleshooting. If the issue lies with the internet service provider (ISP) or falls outside our scope, we assist in connecting the user with the ISP.

In cases where the problem is with the product itself, we arrange for repair or replacement. While we provide extensive support, we do not substitute software providers or handle level 3 technical tasks. Additionally, we do not replace in-house or value-added reseller (VAR) initial setup or training for new products. Our primary objective is to solve or identify problems with covered items to avoid unnecessary expenses for repairs.

How do I call in for Technical Assistance? Call 855-EDU-4-FIX (855.338.4349) between the hours of 6:00 AM and 9:00 PM Pacific Standard Time.

Is Technical Assistance the same thing as a claim? No. We have found that in most cases technical assistance helps reduce the likelihood of a claim occurring.  Only if a repair or replacement takes place will a deductible be incurred if applicable and become a claim.

Is Technical assistance 24/7? If not, what are the hours? By phone is 6:00 am to 9:00 pm Pacific, obviously via the web or email it is 24 hours, but we are not dealing with mission critical stuff with these devices.

## Commissions

What is the commission rate for this product? The commission rate for the SEEdS program is 15% of the gross insurance policy. If it is renewed, you will be paid on the renewal throughout the life of the customer.

## Sales Process

How do I quote the product? Just submit a SEEdS application (link to blank app- including number of devices and value) to seeds@stuckey.com and we will return a quote proposal (link to example quote proposal).  Simply return the signed proposal indicating coverage options, deductible, term, effective date and full payment.  Financing options also available.

What is the turn-around quote time regarding this product? 3 business days from receiving all the information requested in the SEEds request form.

What information do I need so I licensed agent can quote the product? Just send their full inventory list, including make model, serial # / imei #, description of product and original purchase price

Who does the on-boarding for this product? Client onboarding is easy.  A policy will be issued showing coverage options and how to file a claim.

## Claim Process

How and where do I make a claim? Call 855-EDU-4-FIX (855-338-4349) between the hours of 6:00 AM and 9:00 PM Pacific Standard Time, or go online to [www.ensureprotect.com/EDU](https://urldefense.proofpoint.com/v2/url?u=http-3A__www.ensureprotect.com_EDU&d=DwMFAg&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=hnfUhRfexJffF7heeu2MCJMUPhJwvzskVunuohGRdFA&m=AQGflLgFurPJipmOdvFjd3FQRfk_FLmnvnylb7aLr-8&s=0PDprjbuQYNJot-HDWizMPiUwZvDk6VYs_X_G7YEpEA&e=)

What is the turnaround time on claims (SLA)? (Truck roll, shipping a new computer, etc.)

Repairs are typically completed in 24 to 96 hours for devices, (commonly 72 with shipping both ways). The only time this goes to critical is if there is an issue with the ISP and we get involved with them to assure they are on it and follow through to a completed outcome and closed case. If it is a server issue this is usually handled by the company pushing the server coverages, but so much is in the cloud now that most of that has gone away. We will escalate when and where we need to, but SEEdS are really focused on the devices used to learn and teach, or business devices used in offices and in the field.

Can you confirm that shipping cost is at our expense (not client)? Yes, shipping is covered by the plan if it needs to be shipped. Otherwise, we will refer to a local resource or roll a truck to fix the issue.

How does the EOL (End-of-Life) program work? If the client wishes to take advantage of all or part of the EOL buy back option they would notify SEEdS when they would be ready for a pick up.  The items will be picked up, graded, priced and a check will be issued directly to the client.

What happens if the client does not like the payout offered? Are they bound to execute against it?