PROTECT GROUP

COMMERCIAL TEAM Monthly Presentation - Oceania & Asia

COMPANY INTRODUCTION

- Founded in 2016 in the UK, Active Members in more than A + Rated underwriters.
 HQ is in Uruguay.
- +150 employees across 10
 Working with Ticketek in AUS
 Proprietary technology.



PRODUCT TERMS

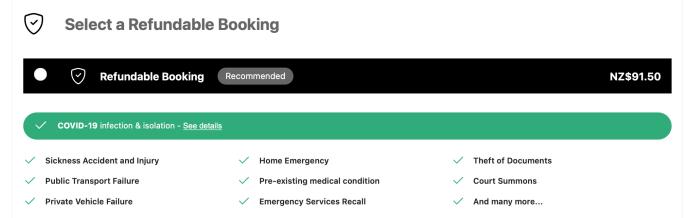
We understand that terms and conditions can often be confusing and annoying for your customers, so Refund Protect provides the broadest set of refund reasons on the market, plus extended consideration for a wide range of additional "emergency circumstances" that are unforeseen and outside the customers' control. Our aim is to improve your customer experience....

We responded quickly to Covid-19 by offering our Members' additional Covid-19 related refund reasons.

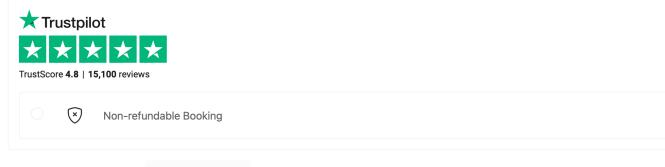
Refund applications since the beginning of the pandemic have reflected the global spread of the disease and become a significant percentage of our refunds; our additional reasons provide something highly relevant for your customers.



PRODUCT PLACEMENT

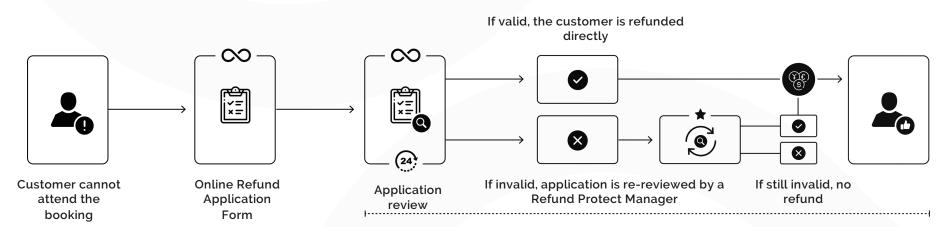


Upgrade your booking and receive a 100% refund if you cannot attend and can evidence one of the many reasons in our Terms and Conditions, which you accept when you select a Refundable Booking



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REFUND PROCESS



72 HOURS

COMMERCIAL BENEFITS:

(1)

2

3

4

5

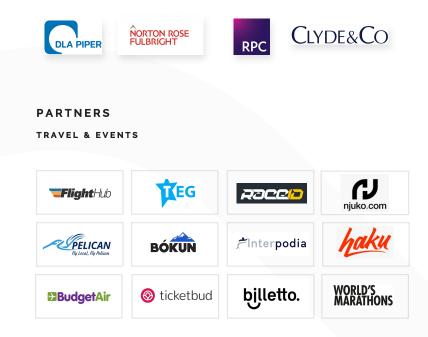
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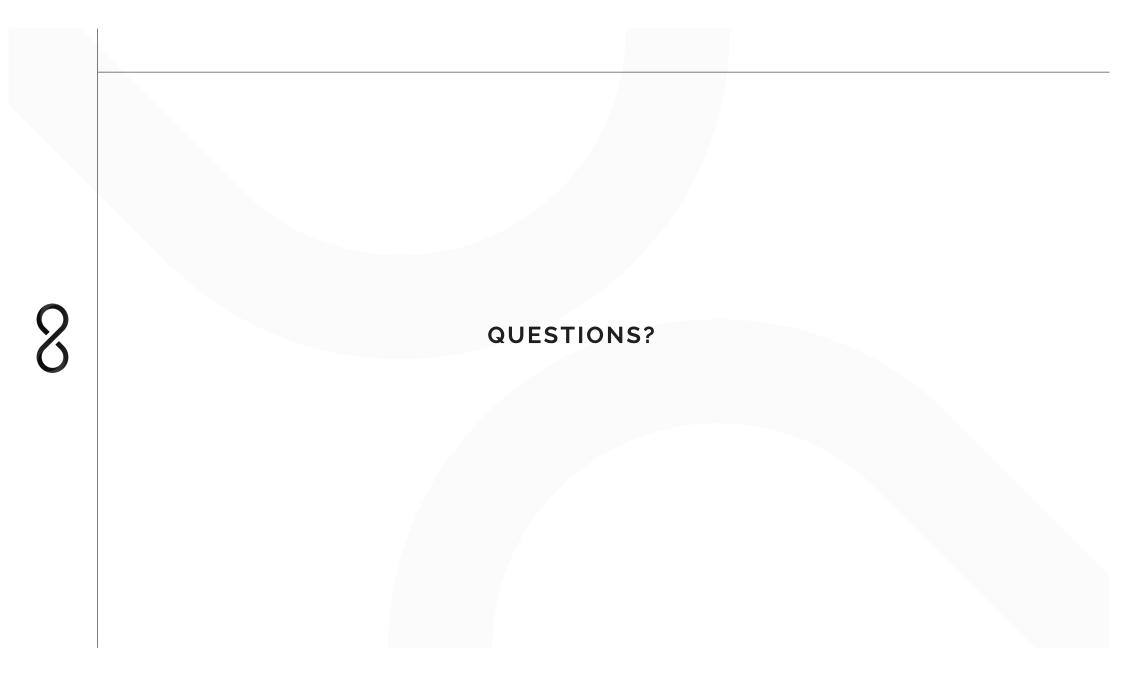
Expected Net Revenue from the implementation of Refund Protect would be **\$7k per \$1M processed in sales**.

- Improved point of sale conversion through decreased basket abandonment, leading to more bookings at a lower cost of acquisition (cost per click, etc.).
- The provision of the Refundable Booking Option enables customers to get a 100% Refund and improves flexibility in uncertain times; ultimately delivering a superior customer experience.
- All Refunds are handled and paid by Protect Group directly, refunding your customers in your name within 72 hours and removing your own refund liability.
- Protect Group services are not sold as insurance; however, we have our own insurance contracts with A-Rated Insurance Providers.
- Refundable Bookings are not considered as Insurance to the customer in any jurisdiction that we operate in and therefore you do not need any license or approval to offer them.

REGULATION

We invest significantly to understand market regulation across the globe. Protect Group has subsidiary companies on every continent and we employ some of the world's leading law firms that specialise in Insurance Law within their local territory. We seek their legal counsel in writing to confirm our operating model prior to conducting business in any country.





PROTECT GROUP

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Protect International Limited ("Protect") is incorporated in England number 12629943. Neither Members of the Protect Programme nor their own customers are insurance customers of Protect nor of our insurers. The benefits from Protect's Membership Agreement are made available at our discretion and are subject to certain exclusions.

The Membership Agreement is negotiated, concluded and administered from Protect's offices in the United Kingdom.