



REALSECURE®
VALUE FOR LIFE

Invested value
guarantee

www.realsecure.fr
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Invested value guarantee

For most of your clients, a property acquisition is the most relevant buying decision **in their lifetime.**

Regardless of the market tendency, they ask themselves several questions :



Am I buying at the right price ?

What may happen if I or my relatives have to do an urgent sale in case of divorce, death or unemployment ?



An urgent sale, imposed by life-changing circumstances, is highly unfavorable to the seller.
With Realsecure Invested Value Guarantee, hesitations will be removed, as buyers are reassured to buy at the right price : **any loss arising from a future property sale will be covered by the insurer.**

YOUR KEY-ADVANTAGES

SELL MORE, BY DIFFERENTIATING YOUR OFFER FROM THE COMPETITION

In a competitive environment with similar pricing and product offer, the invested value guarantee will make the difference and persuade the buyer to acquire from you.
Our guarantee will allow you to respond to the security demands of your clients and complement your product offer.

SELL EASIER AND FASTER, BY REASSURING YOUR CLIENTS

Regardless of the market tendency, your clients will ask themselves what may happen in case of a future urgent sale following undesirable events (divorce, death, change of work location, unemployment, etc.).
By giving them answers to their hesitations and dispelling their doubts, the sale's process will be easier and faster.

GENERATE LONG-TERM CLIENT RETENTION

Our guarantee is an objective differentiation element to your offer and your clients will benefit from it only through your organization.
It will increase the perceived quality experience of your clients, inciting them to come back to you in a future property acquisition or sale.

USE OUR INVESTED VALUE GUARANTEE AS A COMMERCIAL AND COMMUNICATION TOOL

We will support you in effectively communicating the added-value of our products and train your salesforce.



KEY-ADVANTAGES TO YOUR CLIENTS

- + GUARANTEE LENGTH OF TEN YEARS TIME**
- + INDEMNIFIES THE PROPERTY OWNER FOR ANY LOSS ARISING FROM A FUTURE SALE, SUBSEQUENT TO :**
 - Unemployment
 - Divorce (and PACS termination for residents in France)
 - Multiple births in the family
 - Change of work location
 - Negative transformation in the property's surroundings
 - Work incapacity following an accident or disease
 - Accidental death
- + EVEN IF THE ACQUISITION AND SALE'S PRICE ARE EQUIVALENT, THE SELLER WILL STILL SUFFER A SUBSTANTIAL LOSS, COVERED AT A 100%.**
- + THE TRANQUILITY OF BUYING AT THE RIGHT PRICE.**

HOW DOES THE GUARANTEE WORK :

The covered loss is determined by the difference between :

the sale's net price
(sale's price less agency commission) and

the total acquisition price
(purchase price plus taxes and registering expense)

EXAMPLE

Property acquisition :

Acquisition price	250 000 €
Taxes & Expenses	12 473 €
Total acquisition price	262 473 €

Property sale :

Sale price	250 000 €
Agency commission	12 500 €
Sale's net value	237 500 €

The covered loss by the insurer is :

$262\,473 - 237\,500 = 24\,973 \text{ €}$



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REALSECURE IS AN INSURANCE BROKER, SPECIALIZED IN REAL ESTATE VALUE RISKS, AND AUTHORIZED BY THE INCUMBENT AUTHORITIES TO OPERATE IN FRANCE (ORIAS REGISTER 13007572, AT WWW.ORIAS.FR) AND PORTUGAL (ASF REGISTER 13007572, AT WWW.ASF.COM.PT).

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