



**Universal Insurance Online shopping
Guarantee Policy**



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Universal Insurance got you covered.

When you see Universal Insurance Shopping Guarantee on a retailer's website, you know you've made the right choice about where to shop. Your complete satisfaction is the website's top priority; you enjoy dispute resolution, faster refund if the right product purchased is not delivered to you and a lowest price guarantee. All these completely free to you.

How Universal Insurance Shopping Guarantee Works

It's simple.

When you purchase anything from a Universal Insurance Shopping Guarantee website, you automatically receive all the benefits of the program.

Once your purchase is complete, you'll receive your Universal Shopping Guarantee certificate—which you can use if you need to file a claim. Enrolment is absolutely free and there is nothing extra to do on your end.

The Guarantees automatically expire fourteen (14) days from the date of purchase. All benefit claims must be made within fourteen (14) days of the date of purchase in order to keep the benefits, even if all the terms of sale are not yet fulfilled. Once a valid benefit claim is made, coverage applies until the claim is resolved.

Does Norton Shopping Guarantee cover international buyers too?

Yes, Universal Insurance Shopping Guarantee applies to all buyers regardless of where they are located in the world. However, please note that this guarantee is valid for fourteen (14) days and may expire before your purchase is delivered. Please check with the merchant and be informed on the duration of deliveries to you.

How can I confirm a site is really a Universal Insurance Shopping Guarantee Website?

For websites displaying a Universal Insurance Shopping Guarantee Seal, simply click on it to verify. If you believe that you've encountered a merchant inappropriately representing themselves as a Universal Insurance Shopping Guarantee endorsed merchant, please report it to our fraud department.



If I have a problem transaction, how is a Purchase Guarantee claim filed and resolved?

We've had a great deal of experience making this a smooth process that an overwhelming majority of both merchants and buyers appreciate. We're committed to giving you an alternative avenue for getting your issue resolved in a fair and impartial manner.

In the rare instance that you have a problem with a guaranteed purchase, we recommend that you first contact the merchant directly to attempt to resolve the matter. Typically, you and the merchant can quickly resolve typical issues on your own without our intervention. If you and the merchant are unable to reach resolution, you can file a claim.

Once a Purchase Guarantee claim is filed, we provide free Problem Resolution services through which you and the merchant can "talk to" each other using a moderated online communication area. If the problem can't be worked out, our Problem Resolution Specialist will assist in finding a solution.

For problems where a mutually satisfactory resolution cannot be found, or upon the request of either party, we will refer the matter to our Claim Services for a final coverage ruling.

When does Norton Shopping Guarantee get involved in a purchase dispute?

We will only become directly involved in a dispute when either a merchant or you request our assistance.

How long do benefit claims typically take to resolve?

For Purchase Guarantees, problem resolution should take no longer than two weeks. It is often much faster.

What benefits are included with Norton Shopping Guarantee?

In most cases, the following benefits are included with Norton Shopping Guarantee: Purchase Guarantee, and Lowest Price Guarantee.

However, some benefits may not be available from all merchants. Refer to the merchant's website and click on the Universal Insurance Shopping Guarantee seal, or check your guarantee confirmation email to verify your benefits details and availability.