



ACCRUEMULATE INSURANCE POLICY

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FINRA/SEC code; 13452

<https://brokercheck.finra.org/firm/summary/>

[13452](https://brokercheck.finra.org/firm/summary/)

Overview

Insurance is an important part of our business model. Without the protection insurance affords us, we would have to spend more time and money protecting ourselves from the risks of loss and less time in enjoying life and pursuing goals.

Insurance is a very old concept. Basically, it means many people paying a little money to create a bigger pool of money so that anyone who is unfortunate enough to suffer a loss is reimbursed financially for that loss.

First, insurance is designed to make a loss whole. In the simplest terms, a loss occurs when things you own are destroyed or reduced in value. If your house burns to the ground, insurance will provide the funds to rebuild it. The idea is to pay for your actual losses without allowing you to make money. This is what an insurer means by making the loss whole.

In addition, it's important to note that an insurance policy is a legally binding contract between two parties. One party is the insured person, you, and the other is the insurance entity, Accruemulate.

As is true with all policies, our insurance policy describes the rights and obligations of each party. In addition, this policy identifies the circumstances that will enable you to receive those rights, in this case, if there is a loss in the amount of capital invested with us, or loss in profits below \$100,000.

This policy identifies how much we are obligated to pay, if certain events should occur. The maximum amount we will have to pay is the limit of insurance, which is \$100,000.

Our Insurance Program is backed by our reserve funds alongside with revenue generated from our Real Estate Assets managed by our parent company, Accrued Equities.

Risk Management

Ways to Deal with Risk;

Life is risky, and insurance is not the only way to deal with risk. There are five basic ways we deal with risk.

Think of the acronym STARR:

- Sharing – pooling the risk with a variety of other people who share the same risk
- Transfer – such as buying insurance
- Avoidance – removing the possible cause of a loss
- Retention – keeping all or part of the financial risk of loss
- Reduction – reducing the chance of loss with safety techniques

Ideally, insurable risk must meet certain criteria:

- Losses to be insured must not exceed \$100,000.
- Losses must be reflected on the E-Wallet.

In addition, Accruemulate will also pay for losses on any interest earned below \$100,000.

Insurable interest is any interest a person has earned from any active portfolio in our E-Wallet, of such a nature that if that interest is lost, it will cause the portfolio to fall back on the projected fixed return on investment.

Insurance Policy

Protection against Business Interruption;

If our business model is interrupted by any unforeseen circumstances like loss of life to our consultants or any physical event that hinders the regular execution of our trades, your profit throughout the duration of the interruption will be paid in full.

A quick resumption of business after a disaster is essential. That is why business interruption insurance is so important.

Protection against Hacked Losses;

Our platform is secured with a dedicated internet security team to protect your Wallet from any attack by a hacker, however, if any amount of money is lost due to a malicious activity on your wallet, the amount lost will be paid up to a limit of \$100,000.

Protection from Global market meltdown;

A Global market meltdown has never occurred throughout the lifespan of our business model, however, if this should occur, the funds in your E-Wallet will be protected up to a limit of \$100,000.

Protection from market Losses;

Losses are an inevitable part of the financial markets, however, it is important to limit losses and maximize profits, this is why our risk management team ensures that not more than 5% of your total account balance is exposed to the market at any given point in time, thereby protecting you from huge financial Losses.