



# **2021 CO-OP ADVERTISING PROGRAM KIT**

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## WELCOME

At Encova Insurance, we value your hard work and partnership. Our priority is to see your agency prosper as you build relationships with new and existing policyholders. To encourage your agency growth, we provide numerous incentives for doing business with Encova, including our profit-sharing program, annual Leaders Conferences and the Co-op Advertising Program. Our Co-op Advertising Program is a tool for qualifying agents to grow their book of business through advertising and promotions. Co-op advertisements increase visibility in your community and allow you to expand your marketing and advertising efforts while sharing the cost. This co-op advertising program kit will outline the program, qualifications, details for reimbursement and the different types of eligible advertising materials.

If you have questions about the 2021 Co-op Advertising Program, email [advertise@encova.com](mailto:advertise@encova.com).

# ABOUT CO-OP ADVERTISING PROGRAM

## ELIGIBILITY CRITERIA

If your agency's written premium was at least \$250,000 as of Dec. 31, 2020, and your agency's three-year loss ratio is 52% or less, **Encova will pay 50% of your advertising costs up to the aggregate limit shown below.** Agencies appointed in 2021 qualify for a \$1,000 advertising allowance.

## 2021 ALLOWANCES

|         | WRITTEN PREMIUM AS OF DEC. 31, 2020 | AGGREGATE LIMIT |
|---------|-------------------------------------|-----------------|
| Level 1 | \$250,000 - \$499,999               | \$1,500         |
| Level 2 | \$500,000 - \$999,999               | \$2,500         |
| Level 3 | \$1 million - \$2,999,999           | \$3,500         |
| Level 4 | \$3 million - \$4,999,999           | \$7,500         |
| Level 5 | \$5 million - \$6,999,999           | \$10,000        |
| Level 6 | \$7 million or more                 | \$15,000        |

## REIMBURSEMENT GUIDELINES

All requests for reimbursement must be submitted electronically with the completed submission request form and supporting documentation to [advertise@encova.com](mailto:advertise@encova.com) by the twenty-third of the month in order to receive reimbursement the following month. All reimbursement requests must be submitted within 90 days of the invoice date\*.

Requests submitted after 90 days are not eligible for reimbursement and will not be processed. All advertising submitted for reimbursement must include Encova's logo and/or name. Reimbursements will not be processed if the incorrect logo is used.

Certain types of advertising require preapproval. Review the submission request form at the end of this kit and the guidelines on the following pages for specific details.

To ensure reimbursement for advertising, submit the completed submission request form with supporting documentation. You must follow Encova brand guidelines regarding logo, color palette, font, etc. No other insurance company may be listed, shown or advertised for. Preapproved Encova ad templates can be downloaded from Encova Edge and agents-only sites.

\*All 2021 invoices must be submitted no later than Jan. 23, 2022.

# CO-OP ADVERTISING BRAND GUIDELINES

Encova Insurance is proud to partner with our agencies. Below are some examples of approved themes and messages to use in your ads:

- Encova is a one-stop shop for all your insurance needs, encircling policyholders with coverage at every step in life's journey.
- We believe local needs are best served by your neighbors.
- Our success comes from trusting relationships.
- You work hard to build your business. We work hard to protect it.
- Your independent Encova agent can help you find solutions for your unique needs.

If you have messaging you would like to use that is not listed above, be sure to get your ad approved through [advertise@encova.com](mailto:advertise@encova.com) prior to placing your ad to be sure you will get reimbursed if your agency is part of the Co-op Advertising Program.

## USING THE LOGO

Always follow these rules when using the Encova logo to ensure legibility and accurate reproduction in all sizes and applications. The logo is also available in additional color combinations, black-only and white-only versions. **Never use the logo in any other color variations without preapproval.**



To avoid crowding the logo, a minimum safe area should be observed. The safe area is defined as the height of one "co" above and below the word "Encova" and one-half "co" width to the left and right. No visual elements should be placed in this safe area.

## DO NOT

- Stretch, condense or change the dimensions of the logo
- Change the scale of the elements of the logo
- Alter or replace the typefaces in the logo
- Change the colors of the logo beyond the approved versions
- Rearrange the elements within the logo
- Apply drop shadows or other visual effects to the logo
- Skew, warp or rotate the logo
- Add extra elements to the logo

If you have additional questions about the brand guidelines or proper usage of the logo, contact Branding and Communications at 614-225-8666 or [corporate.communications@encova.com](mailto:corporate.communications@encova.com).

## COLOR PALETTE

Encova teal and Encova navy are our dominate colors. The remaining colors create contrast, accent and balance.

### ENCOVA NAVY

CMYK 100 86 36 31  
RGB 23 49 90  
HEX #17315A  
PANTONE 648 C

### ENCOVA TEAL

CMYK 67 0 41 0  
RGB 67 190 172  
HEX #43BEAC  
PANTONE 7465 C

### ORANGE

CMYK 0 70 100 0  
RGB 255 103 31  
HEX #FF671F  
PANTONE 165 C

### BLUE

CMYK 100 78 0 18  
RGB 29 66 138  
HEX #1D428A  
PANTONE 7687 C

### LIGHT BLUE

CMYK 75 0 5 0  
RGB 0 181 226  
HEX #00B5E2  
PANTONE 306 C

### AQUA

CMYK 93 4 8 24  
RGB 0 133 173  
HEX #0085AD  
PANTONE 7704 C

### GRAY

CMYK 8 5 7 16  
RGB 200 201 199  
HEX #C8C9C7  
PANTONE COOL GRAY 3 C

## FONT

Our brand typefaces are Gotham Black all-caps for headlines and Gotham for body and subhead copy across all print and digital executions. Montserrat, available from Google Fonts, is an acceptable alternative. If an application doesn't allow for custom fonts to be installed, Arial or additional sans-serif fonts may be used at the discretion of Branding and Communications.

### GOTHAM BLACK ALL-CAPS (HEADLINES)

Gotham (Body and Subhead Copy)

Book *Italic* Medium

Medium Italic **Bold** ***Bold Italic***

### MONTSERRAT BLACK ALL-CAPS (HEADLINES)

Montserrat (Body and Subhead Copy)

Regular *Italic* Medium

Medium Italic **Bold** ***Bold Italic***

## USING OUR NAME

On first reference, Encova should be referred to as Encova Insurance. For any uses thereafter, Encova is acceptable.

## ADVERTISING AND PROMOTIONAL GUIDELINES

Encova supports additional items not listed below. Email [advertise@encova.com](mailto:advertise@encova.com) to discuss other ideas before moving forward to ensure they qualify for reimbursement.

### ELIGIBLE FOR REIMBURSEMENT

Details, examples and requirements for the following items are outlined throughout the remainder of the kit.

- Billboards/signs\*
- Digital ads (i.e., internet or social media)
  - Excludes consulting/website fees
- Direct mail
- [Encova agents company store](#) items
- Print media\*
- Promotional items with logo\*
- Sales/lead generation
- Sporting/community events sponsorships\*
- TV and radio ads\*

\*Require preapproval to be eligible for reimbursement.

### INELIGIBLE FOR REIMBURSEMENT

- Calendars
- Digital marketing services (i.e., consulting or website fees)
- Print Yellow Pages ads, including trademark listings
- Anything using outdated logos

## BILLBOARDS/SIGNS

Billboard and sign art must be submitted for preapproval prior to reimbursement being issued. Art can be submitted to [advertise@encova.com](mailto:advertise@encova.com) for preapproval. To ensure approval for reimbursement, you must follow Encova brand guidelines regarding logo, color palette, font, etc., and no other insurance company may be listed, shown or advertised for.



## DIGITAL ADS

Digital advertising includes any paid advertisement posted on the internet and social media. Please note, this excludes consulting or website fees. Reimbursement through the co-op program is exclusively for advertisement costs.

Paid digital advertising is very effective, but remember Encova also regularly posts information and tips on Facebook and LinkedIn that can be shared for free to your own agency's social media sites. These posts can be shared directly with your own caption, but the content should not be altered in any way.

### HERE WHEN YOU NEED US MOST

Contact your agent today to learn about our Association Safety Discount Program with West Virginia Trucking.



**INSURANCE SOLUTIONS YOU CAN TRUST**

Agency logo and contact information here

**encova**  
INSURANCE



**encova**  
INSURANCE

Encova Insurance  
7625 followers  
3w · 🌐

Avoid frozen pipes and potential water damage this winter with these tips.

### PREVENT FROZEN PIPES

1. Keep thermostat at a consistent temperature
2. Seal windows and doors
3. Let faucets drip when the outside temperature gets low



**encova**  
INSURANCE



## DIRECT MAIL

Direct mail includes any print materials distributed through the mail, including co-branded postcards and brochures.

**VALUE-ADDED SERVICES**

Control inspection expert professionals in the face  
Encourage claims services  
Single point of contact with  
Advocate for losses to  
High claim from start  
Loss professionals  
High-value reconstruction  
Contents valuation with knowledge of jewelry, wine and other property  
Temporary relocation experts who you are comfortable in the you are displaced due to loss

**BACKED BY FINANCIAL STRENGTH**

At Encova, we thoughtfully crafted our personal lines solutions with your unique insurance needs in mind. With customizable coverage options and comprehensive protection, we're here to protect what matters to you most.

A super-regional carrier ranked in the top 20 mutual insurance companies in the United States, Encova includes more than 1,200 associates writing in 28 states and the District of Columbia, premiums in excess of \$1 billion, a surplus in excess of \$1.65 billion and assets in excess of \$4.3 billion. The group markets insurance solutions through more than 2,000 independent agencies in the Midwest, Northeast and South.

Agency logo and contact information here

**ENCOVA PREMIER HOMEOWNERS<sup>SM</sup>**  
ENHANCED COVERAGE  
AND SPECIALIZED SERVICE

**AT <AGENCY NAME>, WE APPRECIATE YOUR BUSINESS AND TAKE GREAT PRIDE IN HELPING YOU PROTECT WHAT MATTERS MOST.**

Agency logo and contact information here

**encova**  
INSURANCE

encova.com PL-0107-08 06-20

## ENCOVA AGENTS COMPANY STORE ITEMS

Our [company store](#) has numerous Encova-branded items for you to purchase. In addition, check the [Agent co-brand section](#) to see all of the items you can add your logo to. After you make your selection, you can submit for reimbursement 50% of the cost for your items up to your applicable aggregate limit. Please note, only co-branded items are eligible for reimbursement through the Co-op Advertising Program.



## PRINT MEDIA

We have provided multiple print media templates for you to use, including options for commercial lines, personal lines, workers' compensation and life. If you have print media other than the templates provided, submit for preapproval.



**YOUR COMPANY'S  
SUCCESS PROTECTED BY  
BUSINESS INSURANCE**

encova  
INSURANCE

PLACE LOGO HERE

Agency Company Name  
myinsurance.com  
800-770-1205



**YOUR FIRST HOME  
PROTECTED BY  
HOME INSURANCE**

encova  
INSURANCE

Agency Company Name

PLACE LOGO HERE



**YOUR TRAVEL COMPANIONS  
PROTECTED BY  
AUTO INSURANCE**

encova  
INSURANCE

Agency Company Name  
myinsurance.com  
800-770-1205



**LIFE INSURANCE**

encova  
INSURANCE

Agency Company Name  
myinsurance.com  
800-770-1205

PLACE LOGO HERE



**YOUR COMPANY'S  
MOST VALUED RESOURCES  
PROTECTED BY  
WORKERS' COMPENSATION**

encova  
INSURANCE

Agency Company Name  
myinsurance.com  
800-770-1205

PLACE LOGO HERE



## PROMOTIONAL ITEMS WITH LOGO

Similar to items available in our company store, Encova will reimburse 50% up to your aggregate limit for co-branded promotional items from a vendor of your choice. If you do not order through the company store, you will need to submit artwork for preapproval prior to ordering to ensure reimbursement.

## SALES/LEAD GENERATION

Our goal is to help your agency grow and thrive, and one way we can do that is through sales/lead generation. Our partnerships with companies like Rocket Referrals, Bold Penguin and Zywave can help provide you a list of potential customers to reach out to based on targeted demographics such as location, occupation and interests.

## SPORTING/COMMUNITY EVENTS SPONSORSHIPS

We know your involvement in the community is important to you, and we want to help cover the cost of getting your name in the community. Any artwork for sporting/community events sponsorships must be submitted for preapproval to be considered for reimbursement.



## TV/RADIO ADS

We have provided approved, script templates for radio advertisements. Radio ads not using our script templates and TV ad scripts must be submitted for preapproval. We recommend submission prior to recording to ensure it meets the requirements for reimbursement.

### 30-SECOND RADIO SPOTS

#### COMMERCIAL INSURANCE

You've worked hard to build your business, and we want to help you protect it. At [agency name], we believe your business deserves the expertise of a local insurance agent. Hi, I'm [agent name], and with business insurance from Encova Insurance, you can make sure your business stays up and running no matter what happens. If you own a business, make sure it's fully protected by contacting [agency name] today. Visit us at [agency website].

#### LIFE INSURANCE

If something happens to you, will your family be taken care of? It's a scary thought, but preparing for the unexpected can give you peace of mind. With a life insurance policy from Encova Life, you can secure your family's financial future. Contact [agency name] today to find out how simple it is to keep your family protected, no matter what happens. Visit [agency name] at [agency website].

#### PERSONAL INSURANCE

We believe that your personal, every day moments should be protected. And with an insurance policy from Encova Insurance, they can be. Hi, I'm [agent name] from [agency name]. Contact us today to learn how a home or auto insurance policy from Encova Insurance can give you peace of mind. Call us at [agency phone number], or visit us online at [agency website].

#### LOCAL AGENT

Whether you need insurance to protect your home, car, business or your family's financial future, we believe that your needs are best served by local neighbors. Hi, I'm [agent name], your local Encova Insurance agent, and I'll take the time to get to know your specific needs. Contact [agency name] today to find out how you can benefit from working with a local agent like me. Visit us online at [agency website].

#### LOCAL TEAM SUPPORT

At [agency name], we're proud to cheer for the home team, and even more proud to have you on our team. Whether you need insurance for your home, car or business, we have your back. And because our community is important to us, we'll be right there with you, cheering for [team name/mascot]! Contact us today for more information about a policy from Encova Insurance. Visit [agency name] at [agency website].

## 60-SECOND RADIO SPOTS

### COMMERCIAL INSURANCE

You've worked hard to build your business, and your reputation and livelihood rest on what you've built. At [agency name], we believe your business deserves the expertise of a local insurance agent who is familiar to you, your business and the local area. Hi, I'm [agent name], and with business insurance from Encova Insurance, you can make sure your business stays up and running no matter what happens. If you own a business, make sure it's fully protected by contacting [agency name] today. Call us at [agency phone number], or visit us online at [agency website].

### LIFE INSURANCE

If something happens to you, will your family be taken care of? It's a scary thought, but with a life insurance policy through Encova Insurance, it doesn't have to be. Preparing for the unexpected can actually give you peace of mind. Hi, I'm [agent name], and with a life insurance policy from Encova Life, you can secure your family's financial future and make sure they're protected no matter what happens. Contact [agency name] today to find out how simple a life insurance policy really is. Because when you purchase life insurance, you purchase peace of mind. Call us at [agency phone number], or you can visit us online at [agency website].

### PERSONAL INSURANCE

We believe that your personal, every day moments should be protected. After all, those moments are irreplaceable. You probably already have home and auto insurance, but is it enough? Hi, I'm [agent name] from [agency name]. We want to make sure you're getting the coverage that's right for you. With an insurance policy from Encova Insurance, you can get even more security and peace of mind. Contact us today to find out more about how you can benefit from a home or auto insurance policy from Encova. Call us at [agency phone number], or visit us online at [agency website].

### LOCAL AGENT

Whether you need insurance to protect your home, car, business or your family's financial future, we believe that your needs are best served by local neighbors. Hi, I'm [agent name], your local Encova Insurance agent, and I understand the area you call home, and I'll take the time to understand your specific needs. When your insurance coverage is tailored specifically to you, you get even more peace of mind from knowing you're fully protected. Contact [agency name] today to find out how you can benefit from working with a local agent. Call [agency phone number], or visit us online at [agency website].

### LOCAL TEAM SUPPORT

At [agency name], we're proud to cheer for the home team, and even more proud to have you on our team. Whether you need insurance for your home, car, business or even life insurance, we have your back with an Encova Insurance policy that's just right for you. And because our community is important to us, we'll be right there with you, cheering for [team name/mascot]! Contact us today for more information about how to protect what's important to you with an insurance policy from Encova. Call [Agency name] at [agency phone number], or visit us online at [agency website].

# CO-OP ADVERTISING FAQ

## WHY DO I HAVE TO USE YOUR COLORS AND FONT?

Deliberate use of color and a consistent font is one of the easiest ways to make our materials reflect a cohesive brand. By reinforcing a uniform color palette and font, it provides strength, confidence and energy to both Encova's visual identity as well as the identity of your agency. Our goal is to represent Encova as a strong national brand that also portrays your agency as a strong local expert to help policyholders find the best solutions for their unique needs.

## HOW SHOULD THE COLORS BE USED IN MY AD?

Encova Teal (Pantone 7465 C) and Encova Navy (Pantone 648 C) should be the dominant colors followed by our other colors in all ads. These are our primary colors and represent our brand. Orange should be used slightly less as it can dominate the design, and gray is a good contrast to balance the blues and oranges.

## CAN I USE THE LOCAL HIGH SCHOOL COLORS ON OUR AD?

Depending on the location of the ad or sign, this can be an exception to the rule. If the sign will be placed at a high school field, in a gymnasium or in a sports program and school colors are a requirement, then the school colors can be used. Otherwise, as stated in the question above, the colors reinforce who Encova is. Please send your artwork to [advertise@encova.com](mailto:advertise@encova.com) prior to placing the ad to ensure it will be approved for reimbursement.

## WHY CAN'T I USE THE SAME AD OR ARTWORK I USED IN PREVIOUS YEARS?

If your previous ad used Encova branding, then you can use the same artwork. However, since Motorists and BrickStreet have come together as Encova Insurance, we are updating all materials, including all ads. As an ad may have been approved previously, the new brand offers us a chance to review all materials and provide consistency to support our agencies. It also helps you tell our story and provide outstanding service to your customers.

## WHERE CAN I FIND AD TEMPLATES?

You can find all ad templates on Encova Edge in Resources and Marketing under the Marketing tab. There are ads for auto, home, business, workers' compensation and life.

**If you have additional questions about the Co-op Advertising Brand Guidelines or proper usage of the logo, contact Branding and Communications at 614-225-8666 or [corporate.communications@encova.com](mailto:corporate.communications@encova.com).**

# ENCOVA INSURANCE CO-OP ADVERTISING PROGRAM SUBMISSION FORM

1. This form, along with the appropriate documentation, must be emailed to [advertise@encova.com](mailto:advertise@encova.com) for submission. Paper documents will not be accepted.

Date \_\_\_\_\_ Agency code \_\_\_\_\_

Agency name \_\_\_\_\_ Agency contact person \_\_\_\_\_

## BILLBOARDS/SIGNS

AMOUNT \$ \_\_\_\_\_

1. Copy of paid invoice
2. Sign proof of picture showing logo usage (agency and company)

## DIGITAL/INTERNET/SOCIAL MEDIA\*

AMOUNT \$ \_\_\_\_\_

1. Copy of paid invoice
2. Copy of digital ad/posting, as available

## DIRECT MAIL

AMOUNT \$ \_\_\_\_\_

1. Copy of paid invoice
2. Copy of mailer

## PRINT MEDIA

AMOUNT \$ \_\_\_\_\_

1. Copy of paid invoice
2. One tear sheet per ad script
3. Name of publication \_\_\_\_\_

## PROMOTIONAL ITEMS WITH LOGO (Preapproval required)

AMOUNT \$ \_\_\_\_\_

1. Copy of paid invoice
2. Ad proof of picture showing logo usage (agency and company)

## SALES/LEAD GENERATION (Preapproval required)

AMOUNT \$ \_\_\_\_\_

1. Copy of paid invoice
2. Copy of contract

## SPORTS/COMMUNITY EVENTS/SPONSORSHIPS (Preapproval required)

AMOUNT \$ \_\_\_\_\_

1. Copy of paid invoice
2. Copy of sponsorship package details

## TV/RADIO (Preapproval required if not using Encova ad template.)

AMOUNT \$ \_\_\_\_\_

1. Copy of paid invoice
2. Notarized affidavit of performance (must include price), run date(s) and time(s)
  - a. Station name \_\_\_\_\_
  - b. Copy of script/commercial

\*Does not include consulting or website fees