

i2i Brokers Limited,

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i2iContractorCover® Disclosure Information 1

Website/Initial

DISCLOSURE INFORMATION

i2iContractorCover® is a brand of i2i Brokers Limited and does not provide any financial advice. i2i Brokers Ltd is a Financial Advice Provider (FSP707871) based here in New Zealand, operating under its FAP Licence, all greenlit by the Financial Markets Authority.

You can check out the Primary Disclosure for i2i Brokers Ltd here or visit www.i2ibrokers.co.nz.

About this website

The i2iContractorCover® website is provided by i2i Brokers Ltd to give you instant access and factual information on an insurance programme we have administered since 2010.

This website is intended to be used by residents domiciled in New Zealand only.

i2iContractorCover® is a combined liability programme underwritten by TAI (Lloyds of London, A+ rated) bringing with it a quick and easy onboarding process with crystal clear and upfront insurance premiums via an online platform.

i2iContractorCover® is not about comparing quotes, nor is it recommending any specific policy for you. It's all about hooking you up with the goods straight from source with a combined liability insurance programme that stacks up just as good (if not better) than what's out there on the open market. And thanks to some bulk buying power and streamlined admin, you'll access some pretty sharp premiums too!

i2iContractorCover® is all about the facts when it comes to the insurance programme on this platform. You'll get low down on everything from how to buy to lodging a claim, but remember, this is not financial advice and may not fit your personal situ or circumstances. If you are after advice you can reach out to <u>Kirsty Young</u> (Licensed Financial Advisor FSP135084) at i2i Brokers Ltd, or talk to another independent Financial Advisor.

Either way, before snagging a i2iContractorCover® insurance policy, be sure to check out all the nitty-gritty details in the insurer's policy docs on this site. It is up to you to read the wordings and make sure that i2iContractorCover® is going to work for you (insurance jargon can be a bit heavy so feel free to read "Policy Wordings Deconstructed" which you can find under the Official Stuff section of the i2iContractorCover® website)

The way it works

Whether you're a newbie or a seasoned member of the i2iContractorCover® community, this website will walk you through the steps to get a quote and buy a i2iContractorCover® liability programme. You can double-check and fix

i2i Brokers Ltd

Liability Insurance Specialists



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any mistakes before hitting submit (take your time to review everything as you go!)

The info you provide is how the platform whips up that sharp insurance offer for you so make sure it's accurate!

Once the numbers have been crunched — your limits, turnover, staff count, and what you're actually up to— your i2iContractorCover® quote will be emailed back to you (usually within minutes!) This quote lays out your excesses, cover terms, and the annual premium in good ol' NZD.

You'll also get a copy of the policy wordings, but remember, it's super important to give these a read so you're totally clued in on what you're signing up for. (If you need a simpler rundown, check out the Policy Wordings Deconstructed in the Official Stuff section of the website —it's written in plain English, just for you)

From there, you can either say "heck yeah" or "nah, not for me" to the offer. If you're in, you'll be whisked off to the payment portal. Once your insurance premium is squared away, bam! Your invoice, policy certificate, and those policy wordings (again) will land right in your inbox. That's all there is to it!

And just so you know, we don't do auto-renewals here due to disclosure rules. We stick with an simple and efficient online system of declaration, offer and accept instead where you'll be given the heads up around 45 days out from when your policy is due to renew.

A new declaration will be filled in by you (just in case the goal posts have shifted over the year) and your quote will be sent to your email address. Should you Accept, you'll be whisked off to the paystation, enter your credit card details and boom, you're locked and loaded for another year! Your invoice and policy documents will be sent to your inbox.

You'll get plenty of time to sort it out and if you get side tracked with other life things you'll be given a gentle nudge or two, or three until your declaration has been received or if your policy is no longer valid.

Fees and Expenses

Let's talk money: Whether you're a fresh face to the i2iContractorCover® community or you're an existing one, there are a couple of fees coming your way. A platform fee of \$130 plus GST is tacked on when you sign up and the Insurer (TAI) will add a policy fee of \$35 plus GST.

This will all be broken down nice and clear for you when you get a copy of the quote and again when you get your invoice, no worries!

There's a bit of commission action happening behind the scenes too which is also out in the open. TAI's kicking back 10% of the Company Premium.

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Your Duty of Disclosure

This heading is in bold for good reason (we are really hammering this one home!)

Whether you're looking for a quote or renewing your policy with us, when you're filling in that application form just remember spill the beans! You gotta air out anything you know (or reasonably should know) that could affect whether or not we can provide a quote for the i2iContractorCover® policy or if we can offer to renew your existing i2iContractorCover® policy.

And if you're extending, changing, or bringing back your insurance, same rule applies.

When in doubt, just lay it all out. If you hold back, the insurer for this programme (TAI) might slap you with the boot and zap your policy right from the start. They could even pull the plug mid-term or reduce any payout.

How this site uses your Personal Information

We take your privacy seriously and handle your info according to the <u>i2i Brokers Ltd Privacy Policy</u> and the Privacy Act 2020. It's important to check it out as it spells out all the important stuff that affects you.

Here's how this site uses your info:

- Sending you offers or updates about the programme benefits
- Underwriting your insurance risk in providing quotations or renewal terms
- Billing and Invoicing
- Administering claims
- Giving you a call if you need help

Got questions about how we handle your info? Drop us a line, we're just one message away!

Got a gripe?

This site does not provide you with any financial advice but i2iContractorCover® wants you to get your contracting gig sorted by snagging the best deal with protection that's equal to or better than anything on the open market and do it all without the wait. So if you feel like the ball has been dropped, let <u>i2i Brokers Ltd</u> know and we'll work hard to fix things up. Fingers crossed things won't escalate but if they do you can consider reaching out to the <u>FSCL</u>
