



P: 04 479 5378

P O Box 22005, Khandallah, Wellington 6044, NZ

E: hello@i2ibrokers.co.nz

W: www.i2ibrokers.co.nz

Kirsty Young, Disclosure

For i2iContractorCover®

Disclosure Information

Identifying Information

So, according to the bigwigs at the FMA (that's the Financial Markets Authority), I go by the title of Financial Advisor. My jam? Liability Insurance! And I fly solo on this adventure through my company, i2i Brokers Ltd (FSP707871) and you can read the company disclosure [here](#)

I am obliged under law to share (some) personal details and these are:

Name: Kirsty Young
FSP Number: 135084
Phone: +64 274 909011
Email: kirsty@i2ibrokers.co.nz
Address: P O Box 22005 Khandallah

Nature and Scope of the Advice on the i2iContractorCover® programme

First off, I'm all about following the Financial Market Conducts Act 2013;
I hold a NZ Certificate in Financial Services Level 5, a Business Degree in Human Resources (Massey University) and have over some 25+ years in the Liability Underwriting and Broking fraternity and continue with competency and knowledge and all that jazz as laid out in the Code of Professional Conduct for Financial Advice Services.

Above all, I keep my halo straight when it comes to behaviour, conduct and taking care of you.

If conflicts come up, I'll put you first and I'm very serious about giving liability insurance advice with care and skill.

What I can do for you

I can guide you through any policy available within the i2iContractorCover® programme. If you already have a liability policy and are considering i2iContractorCover®, I can advise on that too. If, after chatting with you, I think

i2i Brokers Ltd

Liability Insurance Specialists

Professional Indemnity: Directors and Officers Liability: General Liability: Employers Liability: Statutory Liability: Tech Liability: Management Liability, Cyber Liability



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i2iContractorCover® isn't the right fit, I can suggest and help you find another great liability program from the open market and will typically approach Ando, Dual, Delta Insurance, Chubb, or CFC.

Just so you know, I'm open to approaching any insurer, whether they're based in NZ or overseas, I'm not playing favourites here but the insurers above have shown they're cool with covering independent contractors who might not fit into the i2iContractorCover® programme.

I won't provide any advice on legal stuff outside of how it relates to policy coverage and indemnity clauses plus I'm not your go-to for Life, Health, Medical, Mortgage, Investments, or Kiwisaver product ...that's not my thing.

My recommendations to you aren't swayed by bonuses or incentives, I'm all about getting you the best cover at a price that works for you and any suggestions/recommendations will be based on:

- Your preferences (what's non-negotiable for you)
- Your professional services
- Your annual income
- Where you work
- How much liability coverage you're comfy with (or what's required by your contracts)
- Any indemnity promises you've made (whether to an agency or directly to a client)

Reliability History

Neither i2i Brokers or I have done anything 'wonky' that could affect your decision to use us.

EG: Something wonky could involve legal troubles or being adjudged bankrupt. Nothing like that's happening here!

Fees and Expenses

When it comes to getting insurance advice from me or i2i Brokers Limited for the i2iContractorCover® programme, you won't be charged a dime for any advice related to i2iContractorCover®.

The i2iContractorCover® is totally upfront about all fees and costs for the insurance programme. You'll see them clearly laid out in various places on the i2iContractorCover® website, like in the e-form, quotation documents, invoices and disclosure documents.

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Now, if you ask me to find other liability programmes through i2i Brokers Ltd that might suit you better, I'll let you know about any commission rates or fees I'd earn if you go with one of my recommendations. It usually ranges from 15% to 22.5% of the quoted premiums.

Insurers may also charge anything between \$30 - \$500 as a Document or Policy Fee in addition to the premium. I'll let you know if this is the case.

All invoices generated outside the i2iContractorCover® programme (that is, from i2i Brokers Ltd) can be paid via a monthly direct debit, but keep in mind there might be some interest and finance charges added. You can also go with internet banking—it won't cost you a cent at our end, or if you prefer credit card, just know there will be surcharges involved. If you choose the monthly direct debit path, i2i Brokers Ltd gets a 2% commission from the funder.

No matter what you decide, invoices will also include a \$5 policy transaction fee that is collected by i2i Brokers as an overhead cost to operate their insurance broking system.

Got a concern?

If you have any complaints with me, holler out. There's a process to sort things out which you can read about on the following page.

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Complaints Process

Updated 2025

i2i Brokers Ltd is a member of Financial Services Complaints Limited (FSCL) and as part of our membership (and in order to provide the best client service possible) we aim to provide a fair, transparent and timely resolution of complaints and disputes.

If you are not satisfied with a product or service provided by us, please contact us to lodge a complaint. We will immediately acknowledge your complaint and advise you of the steps being taken to resolve the matter.

Please contact:

Kirsty Young kirsty@i2ibrokers.co.nz 04 479 5378 or

We will try to resolve your complaint quickly and fairly, however, should we be unable to attend to your complaint within 24 hours, we will advise you of this and endeavour to resolve the matter within 20 working days of receipt.

If you remain dissatisfied, you have the right to refer your complaint to Financial Services Complaints Limited (FSCL) for further consideration and/or adjudication.

They can be contacted at:

Financial Services Complaints Limited (FSCL)

Phone: Free call within NZ - 0800 347257

From overseas – +64 4 472 3725

Fax: +64 4 472 3727

Email: info@fscl.org.nz

Website: www.fscl.org.nz

PO Box 5967, Lambton Quay, Wellington 6145

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