

# IIZI Kindlustusmaakler AS's Factsheet

## on Pre-brokerage Contract Information

1. Broker is IIZI Kindlustusmaakler AS (registry code 10641929), company operating as an insurance broker and entered on the list of insurance intermediaries kept by the Financial Supervision Authority ([www.fi.ee](http://www.fi.ee)). IIZI's address is IIZI: Telliskivi 60/2, I-hoone, Tallinn, phone: 666 0300, e-mail: [info@iizi.ee](mailto:info@iizi.ee), website ([www.iizi.ee](http://www.iizi.ee)).
2. IIZI Kindlustusmaakler AS offers brokerage services based on the Client's interests, intermediating contracts on the basis of an independent analysis, which means that IIZI Kindlustusmaakler AS acts as the Client's representative in communication with the insurance company and only cooperates with insurance companies upon intermediating insurance contracts insofar as to request insurance offers, intermediate the entry into insurance contracts and assist the Client when damage occurs.
3. In general, the Broker's commission is a percentage of the insurance premium or a fixed fee.
4. The Broker may get its commission from the policyholder or it may be paid by the insurance company on behalf of the policyholder or as a combination of the above. The Broker always discloses to the Client the amount of the commission and by whom it is paid as well as the principles of formation of the commission on the basis of each insurance contract.
5. The Broker's liability insurance provider is ERGO Insurance SE, A. H. Tammsaare tee 47, 11316 Tallinn, Estonia.
6. All disputes shall be settled pursuant to IIZI Kindlustusmaakler AS's Customer Complaints Procedure available on the website [www.iizi.ee](http://www.iizi.ee). A complaint against the Broker's activities can also be lodged with the Estonian Consumer Protection Board's Consumer Disputes Committee (conditions for lodging a complaint are available on [www.ttja.ee/en](http://www.ttja.ee/en)) or the Estonian Financial Supervision Authority ([www.fi.ee](http://www.fi.ee)) or the court ([www.kohus.ee](http://www.kohus.ee)).
7. The Broker may disclose the information set out in clauses 1 through 6 to the policyholder verbally and send it later on a durable medium along with the General Terms and Conditions of Brokerage Contract and the Offer.