



360-DEGREE COVER

FOR ALL YOUR THIRD-PARTY LEGAL LIABILITY NEEDS

BROKER PLAYBOOK

Selling SA's first and only all-round third-party legal liability policy that protects small businesses is quick, hassle-free and profitable. This is your step-by step guide to putting SureThing to work for you!



itoo™

YOU'LL LOVE WHAT SURETHING CAN DO FOR YOU, AND YOUR CLIENTS WILL LOVE YOU FOR IT.

iTOO's revolutionary new SureThing all-round third party legal liability policy for small businesses is specially formulated to take the sting out of any legal blindside – affordably. As South Africa's first and only all-in-one, all-risk legal liability policy for small businesses, your clients no longer need to roll the dice on cherry-picking individual policies. SureThing provides all the cover they need, grouped together at an affordable rate.

SureThing is a quick and easy new revenue stream with an online sales process that's intuitive, and takes mere minutes to seal the deal.

WHEN WE SAY 360-DEGREE PROTECTION, WHAT DO WE MEAN?

With SureThing, there is no need for a range of policies or covers - you have one policy that deals with all third party liability.

UNIQUELY EFFECTIVE PROTECTION

Unique to the SureThing, is that it includes POPIA regulatory enquiry legal costs including legal assistance with notifications, crisis communication costs for assistance with dealing with the media, and legal representation costs for the contravention of any law related to the conduct of the business. Simply put, regardless of the nature of the third-party claim alleging a legal liability, the policy covers legal costs to defend the claim and pays up to the limits for legal liability.

Not only that, but because SureThing groups different types of cover under one end-to-end legal liability trigger, injury and damage (including pollution) third party claims are covered even if caused by a Cyber incident, Directors and Officers liability or Professional Indemnity liability. Typically, these exclude bodily injury and property damage, often leading to gaps in cover.



5 COST-EFFECTIVE STRATEGIES TO DIAL UP CYBERSECURITY FOR YOU & YOUR BUSINESS:

No specific cyber requirements, only Cost Effective strategies.....

01. ENDPOINT PROTECTION

Traditional antivirus is outdated. Modern defences incorporate behaviour monitoring and AI, which are crucial for devices outside the security of a firewall.

Paid for solutions are generally more robust, however there are reputable free versions. Gartner regularly evaluate and recommend the most effective solutions.

02. PASSWORDS

Passwords remain a common vulnerability. Utilise one-time pins (multi-factor authentication - MFA) where possible and avoid sharing them with third parties.

Where multi-factor authentication isn't available, opt for longer passwords or passphrases, like your favourite song lyric. Avoid reusing passwords across applications, as a compromise at one could compromise you on all shared platforms.

Password management tools on smartphones can assist with managing and generating complex passwords.

03. PATCHES & UPDATES

Although inconvenient, swift installation of patches is crucial to narrow the window of opportunity for hackers to exploit known vulnerabilities.

04. BACKUPS

Backups are essential for defending against ransomware attacks. Ensure that you always have a backup disconnected from or protected from your environment to protect against losing your backup as part of a ransomware attack.

05. TRAINING, AWARENESS & VIGILANCE

Exercise caution and scepticism with all forms of communication. Take a moment to think before clicking and verify authenticity through alternative means if in doubt.

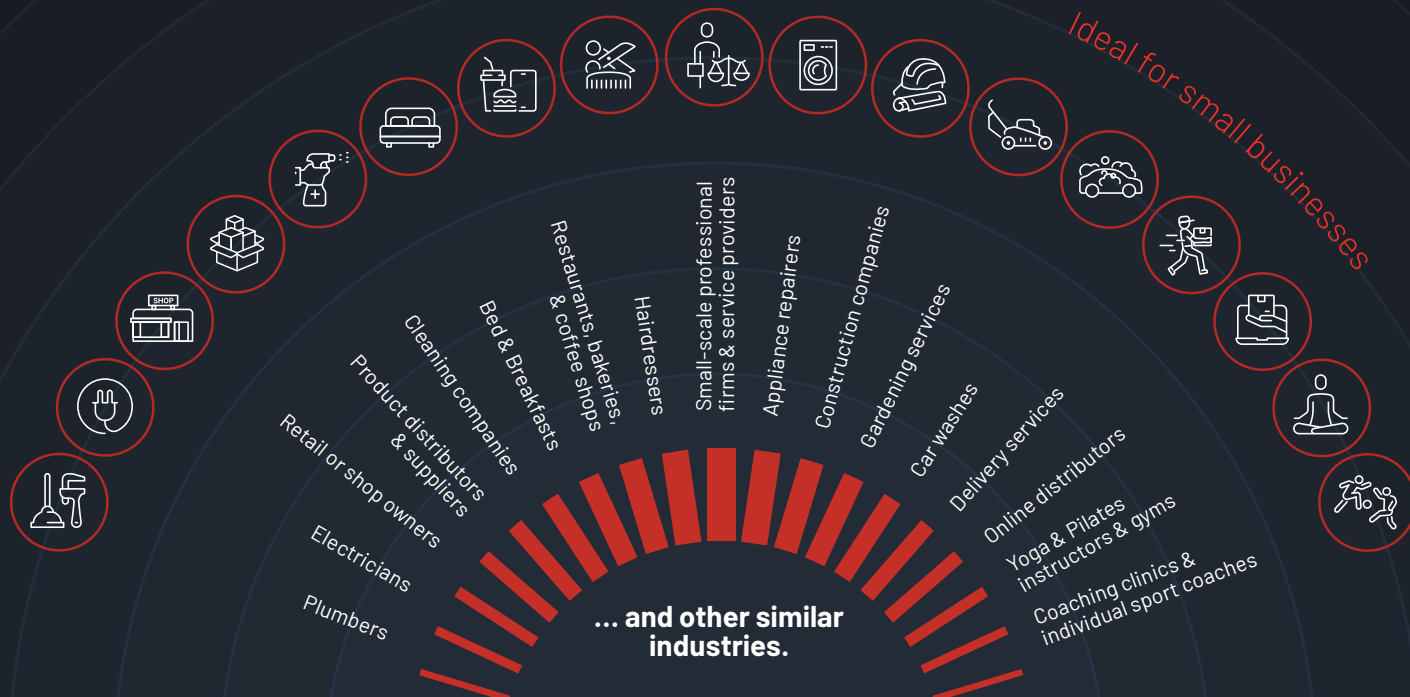
Be wary of banking detail changes, confirming any changes through direct communication to protect against email compromise attacks.



THIRD-PARTY LEGAL LIABILITY COVER FOR EVERYTHING YOU CAN IMAGINE
and even the things you can't.

As a small business owner, you have enough on your plate without the mental gymnastics it takes to cherry pick individual legal liability policies - what do you buy and what do you leave? Without a crystal ball, it's an impossible choice.

Instead, choose to simply cover it all with one policy that protects your business from every angle. SureThing by iTOO is South Africa's first and only, all-in-one, all-risk legal liability policy that provides affordable, all-round cover for any small business - regardless of your size or industry.



NUMBERS WORTH NOTING

Perfect for any sized business - Whether you're an old-school family business or new-age tech start-up, one-man band or skilled artisans with less than R20 million turnover, you need 3rd Party legal liability cover.

CHOOSE YOUR CIRCLE OF SAFETY

SureThing offers the flexibility to provide the perfect cover quickly, affordably, reliably and with a single policy **from as little as R450 P/M** - whatever industry you operate in.



Our standard SureThing policy.

R2,5 million limit on individual claims, with an annual aggregate cap of R5 million.
Excess: R10 000

Premium: R1 000 a month
= R12 000 annual premium.



LITE

Lower premiums and claim limits, perfect for one-man operations, for example personal trainers.

R1 million limit on individual claims, with an annual aggregate cap of R2 million. Excess: R5 000

Premium: R450 a month
= R5 400 annual premium.



MAX

Extended cover based on individual needs, and offering extended Public Liability Cover of R20 million.

Premium: *R850 pm
** In addition to standard SureThing premium.*

Total premium = R1 850 pm

ALL THE DETAILS, ALL IN ONE PLACE.

Let's face it – it's insurance, so there are lots of details. Luckily, we've made it easy for you to find the information you need, all in one place.

INTRODUCTORY VIDEO

Watch this quick introduction to SureThing for an at-a-glance view of what we're all about.



PRODUCT BROCHURE

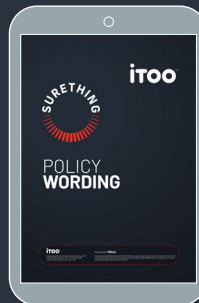
A quick overview that will give you all the info you need to understand the hype.



DOWNLOAD NOW

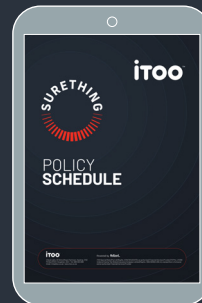
POLICY WORDING

Get an in-depth view of the nuts and bolts.



DOWNLOAD NOW

POLICY SCHEDULE



RECORD OF ADVICE



YOUR OWN ONLINE SALES PLATFORM READY TO GO.

SureThing is a powerful tool in your sales arsenal. We'll provide you with a customised, white-labelled online digital solution - you simply send a link to your client to complete their information, and within minutes they're covered. This platform is branded with your logo and details, providing you with a professional and intuitive tool that's user-friendly and fast.

We've taken care of the heavy lifting, so you don't have to – in fact, you don't even need to sign in to the online platform. You have an individual tokenised link that belongs to you. Ease of use? SureThing!

WHY USE THE SURETHING DIGITAL SOLUTION?

The SureThing digital solution saves you both time and money spent on admin by offering a complete automated sales process on desktops, laptops and smartphones – you can (literally!) sign up new clients while you sleep. Policy wording is automatically generated, and you can access all your unique live data across different dashboards at any time. A record of advice is produced and automatically recorded for every sale.

The system is pre-built and branded for you, and it works “out of the box”. There is no time or effort required to get it up and running.

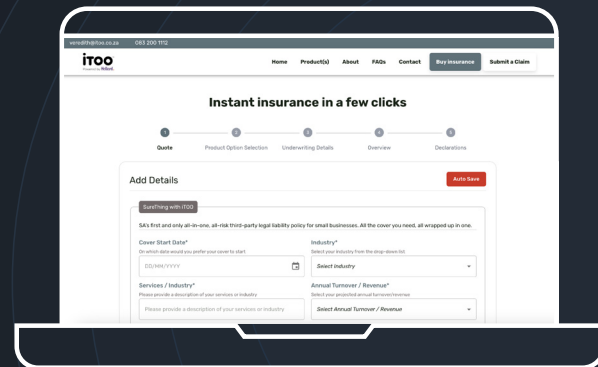
Best of all – it's free.

PC AND
MOBILE
FRIENDLY!



WATCH A QUICK DEMO OF THE ONLINE SALE PROCESS

WATCH NOW



READY TO OFFER YOUR SME CLIENTS ALL-IN-ONE, ALL-RISK THIRD-PARTY LEGAL LIABILITY PROTECTION UNLIKE THEY'VE EVER HAD BEFORE? **MAKE IT A SURETHING**

iTOOTM

Questions or queries? We're standing by to help.

Just a few steps to become
part of our digital journey,

COMPLETE BROKER DIGITAL ONBOARDING FORM

and send to veredith@itoo.co.za and melitat@itoo.co.za
together with your company logo.



iTOOTM

iTOO Special Risks (Pty) Ltd (Reg. No.: 2016/281463/07) is
an authorised Financial Services Provider (FSP No. 47230)

Powered by **Holland.**

Underwritten by The Holland Insurance Company Limited (Reg. No. 1952/003004/06),
a Licensed Non-Life Insurer and an authorised Financial Services Provider.

REMEMBER:

If you'd like specialised
training on the SureThing
product, an
iTOO team will come to
your office for a
one-on-one session with
you and your staff.
Just let us know!

SURETHING