DIGITAL PLATFORM QUOTE PROCESS

iTOO™

1 Start the Quote
Click on the **Buy Insurance** button

2 Select Product
Choose the desired product by clicking **Get Cover Now** on the product's card.

3 Complete Underwriting Questions
Answer the underwriting questions and click **Next**.

4 View Pricing Options
The system displays available pricing options.

5 Select a Pricing Option
Choose the preferred option and click **Get Cover Now** on the product card.

6 Enter Applicant Details
Complete the applicant's details.

7 Review Quote Summary
The quote summary is displayed. Scroll down and click the **Email Quote** button.

8 Quote Delivery
The quote is emailed to both the applicant and the broker.

9 Generate Additional Quotes (if needed)
If another quote is needed (e.g. with different limits), click **Save** and **Exit** and repeat the process. Previously entered information is retained, so only the relevant fields need to be updated to generate a new pricing option.

Important:

Company Type

Company refers to legal entities such as:

(Pty) Ltd: YYYY/NNNNNN/07

Non-Profit Company (NPC): YYYY/NNNNNN/21

External Company: YYYY/NNNNNN/23

Public Company (Ltd): YYYY/NNNNNN/06

Close Corporation: YYYY/NNNNNN/08

Trust: ITNNNNNN/CCYY

NPO: NNN-NNN NPO

PBO: 9300NNNNNN

EMIS No: NNNNNNNN

Individual refers specifically to:

Sole Proprietors

This option is only available for selection on the SureThing, Professional Indemnity and Hole-in-One products.

Contact Details

Mobile phone number:

Please enter the applicant's mobile number. If the applicant can't bind the policy using the OTP sent to their mobile phone, then the broker can enter the first 4 digits of iTOO's FSP number (4723) as the default OTP to bind the policy.

Email address:

Please do not enter your own email address.
A copy of the notification is automatically sent to your email, and including your address again may cause mail servers to flag it as spam.
If you prefer the applicant not to receive a copy, use a colleague's email, a generic team address, or a personal email instead.

Review Underwriting Questions
The applicant or broker is given the opportunity to review or amend the underwriting questions before finalising the quote.

POLICY ISSUE PROCESS FLOW

iTOO™

1 Quote Notification

The applicant and broker receive a notification containing the quote schedule.

2 Initiate Binding

If the applicant or broker wants to bind the policy, they click the link in the notification to proceed.

Important:

If the broker binds the policy, they must have written consent from the applicant, which may be required in the event of a claim.

3 OTP Verification

The applicant enters the One-Time PIN (OTP) sent to their mobile phone. If the applicant is unavailable and the broker needs to bind on their behalf, the broker can use the default OTP. This is the first 4 digits of iTOO's FSP number (4723).

- **Review Underwriting Questions**
  Review the underwriting questions and click **Next**
- **Pricing Option is displayed**
  Click **Get Cover Now** on the product's card
- **Review the Applicant Details**
  Review the applicant's personal and contact details and click **Next** to continue
- **Review Underwriting Questions**
  You are given the opportunity to review the underwriting questions before finalising the policy

4 View Payment Method selected during Quoting

If you choose Annual, you'll need to pick your payment type:

- **Card** (via our secure Payment Gateway) or
- **Invoice** (EFT).
- If you choose Monthly, you only have the debit order option.

5 Accept Declarations & Disclosures

The applicant or broker reviews and accepts all declarations and disclosures, then clicks **Next**.

6 Process Payment

Depending on the selected payment method:

- **Debit Order:** Enter banking details.
- **Card Payment:** Click iVeri Payment to launch the secure payment gateway. The applicant must authorize the transaction via their mobile phone.
- **EFT:** Click Send Quote to place the transaction in a payment pending status and the applicant and broker receives a notification containing banking details for payment. The policy will be issued once proof of payment is received.

7 Policy Issued

Once payment is confirmed, the policy is issued. A new notification is sent to both the applicant and broker with all policy documentation.

DIGITAL PLATFORM REFERRAL PROCESS

iTOO™

1 **Start the Quote**
The applicant or broker clicks on the **Buy Insurance** button.

2 **Select Product**
They choose the desired product by clicking **Get Cover Now** on the product's card.

3 **Complete Underwriting Questions**
The applicant or broker answers the underwriting questions and clicks **Next**.

4 **View Pricing Options**
The system displays available pricing options.

5 **Select a Pricing Option**
They choose the preferred option and click **Get Cover Now** on the product card.

6 **Enter Applicant Details**
The applicant or broker completes the applicant's details.

Important:
Enter the applicant's mobile number. Then, click Next to proceed.

7 **Review Underwriting Questions**
The applicant or broker is given the opportunity to review or amend the underwriting questions before finalising the quote.

8 **Review Quote Summary**
The quote summary is displayed. The applicant or broker scrolls down and notices that there is NO green Email Quote button. This means a referral has been triggered. Please continue with the process by clicking on the **Next** button.

9 **Pricing Option is displayed**
The applicant or broker clicks on the **Submit** button.

10 **Thank you for submission message**
Once the submission is completed, a referral message is displayed along with a reference number. A notification is also sent to both the applicant and the broker.

Note: Broker to contact the product owner.

REFERRAL OVERTURN PROCESS

iTOO™

1 Notification of Overturn

The applicant and broker receive a notification confirming that the referral has been overturned.

2 Access the Policy Issue Link

The applicant clicks on the link to bind the policy. If the client is unavailable and the broker needs to bind on their behalf, the broker can use the default OTP. This is the first 4 digits of the iTOO FSP number (4723).

3 OTP Verification

Enter the One-Time PIN (OTP) sent to your mobile phone.

4 No Changes Allowed

During the referral overturn process, no updates to the information are permitted.
The reason for the referral overturn is recorded and displayed in the notification, ensuring transparency and auditability.

5 View Payment Method selected during Quoting

If you choose Annual, you'll need to pick your payment type:

- **Card** (via our secure Payment Gateway) or
- **Invoice** (EFT).
- If you choose Monthly, you only have the debit order option.

6 Accept Declarations & Disclosures

Review and accept all declarations and disclosures, then click **Next**.

7 Process Payment

The payment method determines the next steps:

- **Debit Order:** Enter banking details.
- **Card Payment:** Click iVeri Payment to launch the secure payment gateway. The applicant must authorise the transaction via their mobile phone.
- **EFT:** Click Send Quote to place the transaction in a payment pending status. The policy will be issued once proof of payment is received.

REFERRAL OVERTURN PROCESS

Start of Process

The **applicant or broker** initiates the quote process by answering underwriting questions.

System Evaluation

Based on the responses:
A **quote** request may be generated, or
A **referral** may be triggered.

If a Quote Request is Generated

The applicant receives a **quote request notification** with a link.
By clicking the link, the applicant can **bind the policy directly.**

If a Referral is Triggered

The **broker must contact the iTOO product owner** to discuss the referral.
The iTOO product owner will either:
Approve the referral, or
Decline it.

If the Referral is Approved

A **referral approved** notification is sent to both the applicant and broker.
The notification includes a link for the applicant to **bind the policy.**

If the Referral is Declined

A notification is sent indicating that a **manually underwritten quote** must be generated.