

INFORMATION SHEET BEFORE CONCLUDING THE BROKERAGE CONTRACT

1. Broker is Northern1 International Insurance Brokers OÜ (registry code 12806139), which is entered into the list of insurance brokers of the Financial Supervision Authority (www.fi.ee) and who engages, for a remuneration and based on a brokerage contract, in insurance distribution with the aim of recommending and mediating to the client, on the basis of an independent analysis, the insurance contract which best meets the client's insurance interests and requirements.
2. Insurance distribution means advising on, proposing, preparing, and entering into insurance contracts, and assisting in the administration and performance of such contracts. Insurance distribution includes also the provision of information concerning one or more insurance contracts in accordance with the criteria selected by clients through a website, application or other such environment, and the compilation of an insurance service ranking list, including price and service comparison, and providing information on price discounts, while the client is able to directly or indirectly enter into an insurance contract using a website, application or other such environment as a result of the aforesaid process.
3. The broker acts as the representative of the client in the relationship of the client and the insurance company and only cooperates with insurance companies in mediating insurance contracts to the extent necessary to request insurance tenders, concluding of an insurance contract and helping the client in the case of damages.
4. As a general rule, the brokerage fee of the broker is a percentage of the insurance payment or a fixed rate. The broker may receive a commission fee from the policyholder as well as from the insurance company which pays the commission fee for the policyholder, as well as in combination of both above methods. The broker shall always disclose to the client the amount of commission fee it receives, the person paying the commission fee, and the principles of calculating commission fee pursuant to the insurance contract. The Broker also has the right to demand the brokerage fee for additional services.

The broker receives a brokerage fee for mediating dental insurance contracts from the insurer, the amount of which is 24% of the insurance premium. The administration fee, which is included in the insurance premium, is set out in Annex A to the General Terms and Conditions of the Brokerage Agreement.

5. The liability insurer of the broker is Lloyd's of London Syndicate 2014 (Acappella), 1 Lime Street, EC3M 7HA London, United Kingdom.
6. Complaints shall be resolved pursuant to the procedure for resolving client complaints of Northern1 International Insurance Brokers OÜ, which is available on the website www.northern1.eu. It is also possible to file a complaint regarding the activities of the broker with the Consumer Complaint Committee of the Estonian Consumer Protection Board (terms and conditions for an appeal are disclosed at www.tarbijakaitseamet.ee) or with the Financial Supervision Authority (www.fi.ee) or with a court (www.kohus.ee).
7. The broker may disclose the information provided in points 1-6 to the policyholder orally, on website or later send it via durable medium together with the general terms and conditions of the brokerage contract and/or the tender.
8. Upon becoming acquainted with the information listed in clauses 1-7, the Client understands that the broker processes his / her personal data, including sensitive personal data, and gives his / her consent to the processing of personal data. The broker processes the personal data in order to provide the customer with the insurance broker service, if conduct insurance analyzes and risk assessments, consult the client on insurance-related matters, including the occurrence of damage, and deal with organizing the performance of the insurance contract.
9. The Broker distributes the insurance contracts on the basis of the general terms and conditions of the brokerage contract which are available at www.northern1.eu.