



IncomeGuard – Quick Tips Before You Quote:

- **Important – Attachment Point (How Coverage Must Be Sold)**
 - ✓ IncomeGuard is structured to **attach only after the first 12 months of the primary policy's indemnity period.**
 - ✓ All coverage must therefore be quoted and sold **from 12 months in excess of the primary policy** (e.g. 12–18, 12–24, 12-30, 12-36, 12-42, 12-48 months).
 - ✓ The product **cannot be structured via the portal or sold to attach at any other point** (e.g. starting at 24 months in excess).
 - ✓ This is a fundamental design feature of IncomeGuard and ensures consistency with the follow-form structure and pricing model.
 - ✓ On an exception basis we can manually override this based on certain criteria. Reach out to Jurgens Bosman for discussion around it.
- **Business Type Selection**

Use the drop-down list in the portal to select the risk type. The system will automatically guide eligibility and next steps. This list is continuously updated based on broker feedback.
- **Primary BI Premium – Get it Right**

When entering the primary BI premium:

 - ✓ **Ensure Earthquake and Flood components are included, as BI is often embedded in the property rate.**
 - ✓ **Many carriers do not break this out clearly on schedules.**
- **Best Practice**

Build this into your workflow:

 - ✓ ***Request a 12-month BI premium from the primary insurer at quote stage.***
 - ✓ ***This removes uncertainty and ensures accurate IncomeGuard pricing.***
 - ✓ **Portal Premium Input Requirement:**
Always load the primary BI premium for the first 12 months only of the underlying policy.

- The portal currently supports schedules of up to six locations. If your program exceeds this, please reach out and I will assist with quoting and binding directly. An enhanced version supporting unlimited locations is already in development.
- An **IncomeGuard Calculator** is attached for your use. In the next portal release, we will also introduce an automated document that generates a table for each selected indemnity period.
- As the portal allows different indemnity periods per location, this document may include multiple tables reflecting those selections. Something like this:

INCOMEGUARD		TCIM Trans Canada Insurance Marketing Inc.		Period	Premium for 12-18 months	Premium for 12-24 months	Premium for 12-30 months	Premium for 12-36 months	Premium for 12-42 months	Premium for 12-48 months
Insured amount	1,000,000.00	<--(Complete)		Total Premium	1,875	3,750	5,125	6,500	7,500	8,500
Premium	5,000.00	<--(Complete)		Service Fee	47	94	125	125	125	125
Duration in months	24 Months	<--(Select)		Total Payable	1,922	3,844	5,250	6,625	7,625	8,625
Total Premium	6,500	Premium for 12-36 months								
Total Payable	6,625									

- In the interim, a practical approach is to take a screenshot of the table generated and include it alongside your IncomeGuard portal quote when presenting to clients.
- **ALS (Actual Loss Sustained)**
IncomeGuard currently does not support ALS structures.
Where applicable, consider placing coverage on a **Profits or Gross Earnings basis** for compatibility.
- **Layered / Subscription Markets**
If your risk includes multiple insurers, simply select the **lead carrier** in the portal.
- The portal can accommodate up to six locations. If your insurance program has more, please contact IncomeGuard.
- **The portal allows you to choose different indemnity periods for each location.**

If you have any questions or would like a walkthrough, feel free to reach out.

Email: IG@TCIM.ca