



evari

Life changes,
so should your insurance.

The Problem: Insurance isn't flexible and isn't putting the customer first.

Evari's mission is to make sure that everyone in the world has the right insurance. To make sure that people have the right insurance we believe that it should be easy to buy, easy to manage and adjust to changing needs. We do this by designing data-driven customer-centric products and building dynamic technology.

Not only do we help Australian small businesses with our dynamic and flexible insurance options, we offer our dynamic technology to insurance companies world-wide. We knew we could develop a better experience for customers across the industry and “ensure they are properly covered (and often save them money) with dynamic covers”.

**Our smart solution:
Flexible business insurance**



Evari launched the world-first SME liability pause feature

Every business is different day to day - so we let our customers only pay for what they use. They can save cash when they pause their cover any time, for any reason and switch it on when they're back on the job. We think this is a game-changer in the industry and empowers business owners to be more engaged with assessing their own risks and making adjustments to their own cover, whilst helping their bottom line.

Insurance is easy to buy and manage with Evari

Responsive design that adapts to any device

What is your business name?
Mister Mow

What is your contact number?
1300 216 226

Select your state
NSW

What is your trade?
Gardening, Landscaping & Lawnmow...

How many employees do you have?
1 (only me)

Get my Quote

Only five questions to get a business insurance quote

You can protect your business for only

Buy now

Legal Liability
Covers you for damage against people and property

\$32.75
Cover limit: \$10,000,000 Excess: \$500

Tools of trade
Covers your tools from theft and accidental damage

\$42.81
Cover limit: \$25,000 Excess: \$500

Tax Audit
Covers your tools from theft and accidental damage

+\$16.96

Easy to choose covers and turn on/off

You can protect your business for only

Buy now

Legal Liability
Covers you for damage against people and property

\$32.75

Adjust this cover

Cover limit: \$ 10,000,000

Excess: \$ 500

Tools of trade
Covers your tools from theft and accidental damage

\$42.81

Easy to adjust cover limits and excess limits. Personalise to individual business requirements



Easy to buy

Customers can get online quotes and buy their insurance anytime, in under 2 minutes.

Our technology allows us to present customers with personalised policy wording, showing them exactly the covers, cover limits, excess amounts and any exclusions that are applicable to their insurance cover.

We also offer annual and monthly premium payment options with no fees or lock in clauses, and policies can be easily cancelled.



Easy to manage

Evri customers have access to their own online insurance dashboard which is accessible from any device. Customers can;

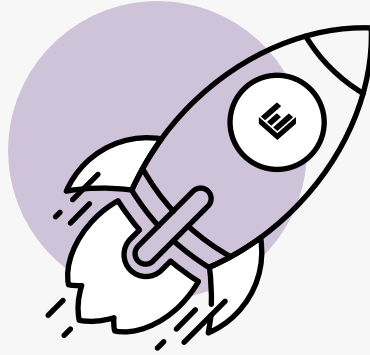
- ✓ Instantly download and send their Certificate of Currency - often required when submitting business tenders, and can often take days or weeks to receive back from other insurers.
- ✓ Register tools in the online Asset Vault - to speed up any future claim submissions and get back on the job fast.
- ✓ Pause their liability insurance - allowing customers to save money by only paying for the days they want to be insured.



Adjust to changing needs

Life is constantly changing and therefore so are insurance needs. Customers can make changes to their business cover, online at any time.

- ✓ Increase cover limits to protect new tools
- ✓ Add employees who join the business and need to be covered
- ✓ Change liability limit for the next job or tender
- ✓ Add and remove products to protect their business



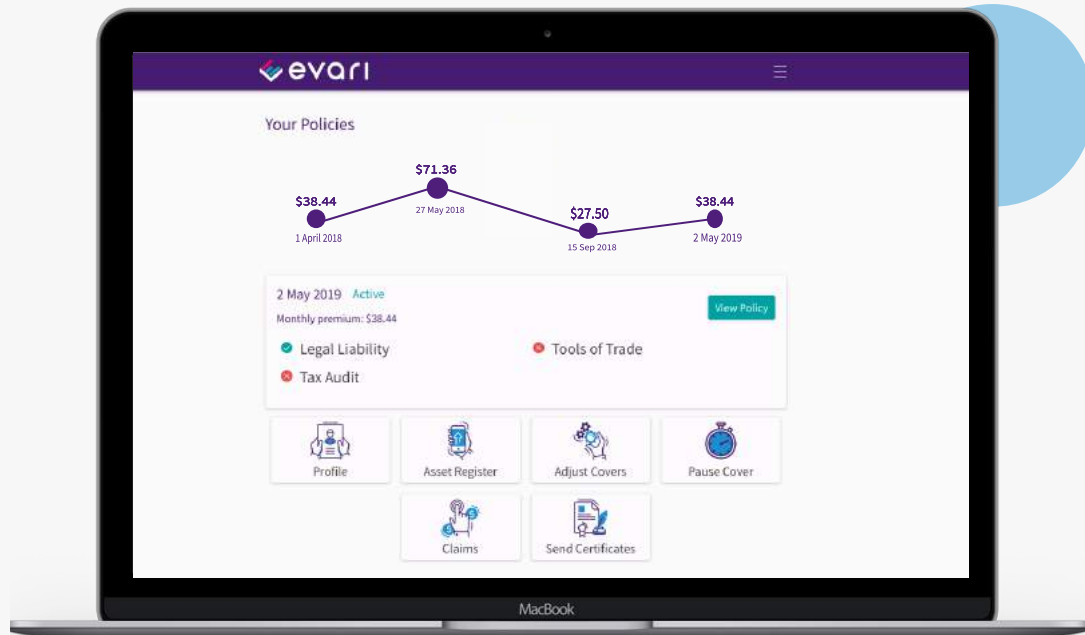
Your products **powered by Evari**

The success of our flexible products in market is due to the advancements of Evari's new SaaS solution which we are making available to insurers, MGA's etc. globally. We want everyone to have the right insurance, and our technology can achieve that.

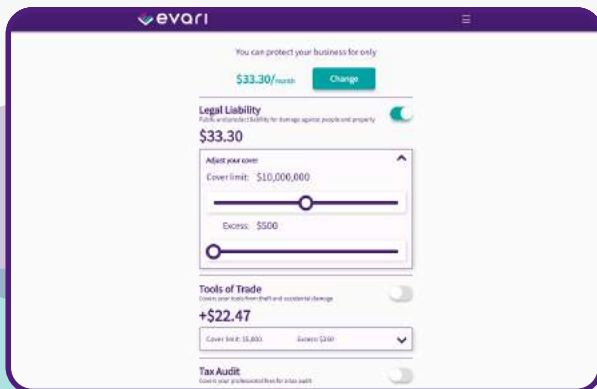
Our platform is poised to continue to refine and develop new on-demand features to suit global insurers and allow them to develop unique dynamic products and launch them to market. These features include pricing technology to allow for flexible, dynamic and pausable insurance options, managing policies on the go and updating covers and cover limits anytime.

Having demonstrated that our technology works in the Australian market we are able to license this technology to other insurers. Evari have partnered with a US based insurer to offer earthquake, windstorm and flood to homeowners through retail agents across 14 states in the United States and are working towards launching phase two across this market once launched in the coming weeks.

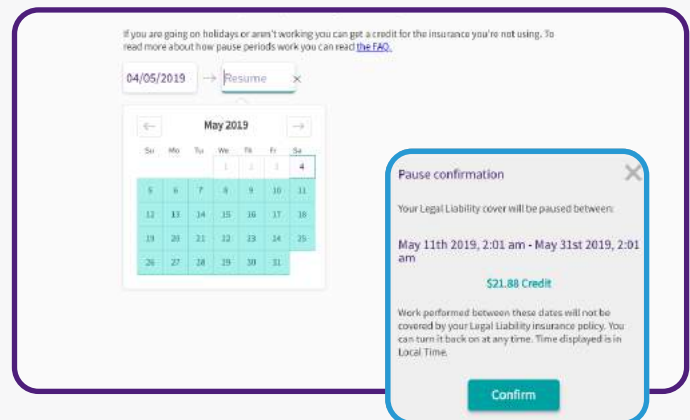
Adjusting policies is simple and instant using the online dashboard



Browser view of Dashboard



Adjust cover limits anytime



Not working? Only pay for what you use and pause your liability and get the money back!



Instantly send certificate of currency to any email address



Fast online claim submission



Add tools information in Asset Register for fast claim submission

1 in 4

of our customers are engaged and using their online dashboard each month.





As an insurtech we believe that customer feedback is one of the most important metrics to measure the value our products and service deliver.

We use TrustPilot to seek out independent customer reviews of our service and product and are extremely proud of the feedback we have received from our customers. **99% of our reviewers** have rated their experience as “Great” or “Excellent”. We gain valuable insights by speaking to our customers directly and providing a 5-star service. We currently hold a high **9.5/10 TrustScore rating** with our verified Australian customers.

The reviews tell us that the customers love the feature packed products that we are offering in conjunction with our service. We use information like this to continually make improvements to the UI/UX experience across devices. Customer feedback is invaluable to the process of refining our technology and being innovative.

Evair’s program is effective because our dynamic approach leads to engaged customers who have the right insurance. We know they are engaged because we can see continuous uplift in policy holders using our features (**customers have used pause an average of 3.76 times**). We know our program will lead to higher renewal and retention rates, creating long-term trusted relationships with Australian small business owners.



“When people make claims, they’re very vulnerable and they’re wondering if their insurance will work for them. It’s our job as insurers to make sure people get their insurance right and I’m very proud to have a platform where we can do that. That’s why I’m in it”.

- Daniel Fogarty, CEO & Founder, Evარი