FORM 51-102F3

MATERIAL CHANGE REPORT

Item 1. Name and Address of Company

INSURAGUEST TECHNOLOGIES INC.
Suite 1140 - 625 Howe Street
Vancouver, BC
V6C 2T6

Item 2. Date of Material Change

February 26, 2020

Item 3. News Release

The news release was issued on February 26, 2020 and was disseminated by newswire.

Item 4. Summary of Material Change

On February 26, 2020, InsuraGuest Technologies Inc.(formerly, Manado Gold Corp.) ("ISG") closed a plan of arrangement amongst ISG, InsuraGuest Inc, Inc. ("InsuraGuest") and InsuraGuest Acquisition Corp. ("Acquisition Corp.") whereby ISG acquired all the issued and outstanding shares of InsuraGuest through its wholly owned subsidiary Acquisition Corp.

Item 5. Full Description of Material Change

On February 26, 2020, ISG acquired 100% of InsuraGuest' s issued and outstanding shares through its wholly owned subsidiary Acquisition Corp. by way of a plan of arrangement (the "Arrangement").

Pursuant to the Arrangement, ISG changed its name from Manado Gold Corp. to InsuraGuest Technologies Inc. and changed its business by transitioning from the Mining Sector to the Technology Sector.

Pursuant to the Arrangement ISG issued the following securities to security holders of InsuraGuest: (1) 21,080,992 post-consolidated common shares; (2) 5,180,000 warrants exercisable at $0.20 per share; (3) 2,318,910 Series A Warrants exercisable at $0.20 per share; (3) 6,745,919 Series B Warrants exercisable at $0.20 per share; (6) 7,799,969 Series C Warrants exercisable at $0.20 per share; (4) 13,489,837 Series D Warrants exercisable at $0.20 per share; and (4) 700,000 options exercisable at $0.20 per share.

In conjunction with closing the Arrangement: (1) ISG consolidated its common shares on a basis of one post consolidated common share of ISG for every two pre-consolidated common shares of ISG; and (2) ISG completed a private placement of 10,275,525 post-consolidated units at a price of $0.20 per unit for gross proceeds of $2,055,105.

Item 6. Reliance on Subsection 7.1(2) of National Instrument 51-102

Not applicable.

Item 7. Omitted Information

None.

Item 8. **Executive Officer**

Logan B. Anderson
Chief Financial Officer
604 685-4745

Item 9. **Date of Report**

February 28, 2020