

## 1. Terms and Conditions

The loveit coverit referral program offered by Pier Insurance Managed Services Limited (company no 3848006), trading as loveit coverit, has been created to reward our loyal customers for recommending us to friends and family. It was also created to reward our customers' friends and family by offering them a reward for taking out loveit coverit gadget insurance when referred. The following loveit coverit Referral Program Terms and Conditions contain important information about our program, so please read them carefully. These Program Terms and Conditions are a binding agreement between you and Pier Insurance Managed Services Limited and will govern your participation in any and all Program offers. By participating in the Program, you agree to the Site Terms and Conditions and the [Site Privacy Policy](#). You are not authorized to participate in the Program, if you do not agree to these Program Terms and Conditions.

Pier Insurance Managed Services Limited reserves the right to modify these Program Terms and Conditions at any time, at its sole discretion, and without notice to you. Participation in the Program is considered acceptance of Program Terms and Conditions and any modifications which might be made. Pier Insurance Managed Services Limited may also, in its sole discretion, change, cancel, suspend, or modify any aspect of the Program without notice. Pier Insurance Managed Services Limited also reserves the right to disqualify any customers or prospective customers at any time from participation in the Program.

## 2. How the Program Works

*Qualified Referrals.* A Qualified Referral occurs when:

- i. The Referrer, a current customer of loveit coverit shares the code received in email from loveit coverit with the Referred;
- ii. The Referred then purchases a gadget insurance policy on loveit coverit website and uses the unique code sent from the Referrer. The code entitles the referred to a 10% discount on the insurance policy;
- iii. When the Referred customer's account has been accepted by loveit coverit, Referred person's insurance policy has been active for more than 30 days and at least one (1) successful payment for the Referred customer's policy has been made, the Referrer will receive £10 for each successful referral;
- iiii. The money will be transferred to Referrer's bank account within 7 days of the 30-day anniversary. The referrer has to hold a UK bank account, since no transfers to international accounts, Credit Cards and PayPal accounts can be made;
- iiiii. The Referrer can share the code up to ten (10) times with ten different people.

*Eligibility.* To be eligible for participation in the Program, the Referrer must be a current customer of loveit coverit. Both the Referrer and the Referred must be at least 18 years of age. Employees of Pier Insurance Managed Services and their close relatives and anyone otherwise connected with the Program cannot participate in this program.



The referred Customer (The Referred) must hold a loveit coverit gadget insurance policy for at least 30 days and at least one (1) successful payment needs to be made for the insurance policy. Pier Insurance Managed Services reserves the right to find ineligible any Participant in the Program at its sole discretion. The referred Customer cannot be an existing loveit coverit customer or someone who has previously been a loveit coverit customer.

*Conduct.* Any publication of your unique referral code is expressly prohibited and will be grounds for immediate exclusion from loveit coverit Referral Program.

### **3. Liability**

*Binding Effects.* By participating in the Program, you agree to and are bound by the Program Terms and Conditions. If you do not wish to agree to and abide by the Program Terms and Conditions in their entirety, you are not authorized to participate in the Program.

*Termination.* Pier Insurance Managed Services may, in its sole and absolute discretion, cancel, change, suspend, or modify any aspect of the Program or Program Terms and Conditions at any time, without notice. Pier Insurance Managed Services may, in its sole and absolute discretion, terminate or suspend any Member's participation in the Program for breach of these Program Terms and Conditions or taking any actions that are inconsistent with the intent of these Program Terms and Conditions.

### **4. Disclaimer**

*Reserved Right.* Pier Insurance Managed Services reserves the right to cancel or suspend the Program should it determine, in its sole discretion, that the administration, security, or fairness of the Program has been compromised in any way.