



LOVEIT COVERIT REFER-A-FRIEND PROMOTION TERMS AND CONDITIONS

The loveit coverit refer-a-friend promotion (the “Promotion”) is being promoted by loveit coverit having its registered office at 7-8 Britannia Business Park, Comet Way, Southend-on-Sea, Essex, SS2 6GE (the 'Company'). Please read the following terms and conditions carefully. These terms and conditions govern the Promotion.

The Promotion

1. Any existing loveit coverit customer can participate by registering their name and email address at <https://my.loveitcoverit.com/>. Upon registration, you will become a referrer (“Referrer/s”) and will be given a unique web link to share with friends and family who are not already loveit coverit customers (“Friends”) and who are happy to receive the link from you.
2. Friends must use the link to register their details and make a Qualifying Purchase.
3. Rewards are subject to these conditions:

Monthly Phone or Gadget Insurance:

- Once a referral is made using a unique link from our reward programme, Referrers will become eligible for a £10 voucher for Amazon.
- Friends who purchase a policy via the unique link will also receive a £10 voucher for Amazon.
- Reward for both parties is redeemable once the Friends’ policy has been active for 60 days.

Annual Phone or Gadget Insurance:

- Once a referral is made using a unique link from our reward programme, Referrers will become eligible for a £5 voucher for Amazon.
- Friends who purchase a policy via the unique link will also receive a £5 voucher for Amazon.

- Reward for both parties is redeemable once the Friends' policy has been active for 60 days.

Single Trip Travel Insurance:

- Once a referral is made using a unique link from our reward programme, Referrers will become eligible for a £5 voucher for Amazon.
- Friends who purchase a policy via the unique link will also receive a £5 voucher for Amazon.
- For both parties to be eligible for the reward, the Friends' Single Trip policy must be over £50.00.
- Reward for both parties is redeemable 30 days after purchase of the Friends' policy.

Annual Multi Trip Travel Insurance:

- Once a referral is made using a unique link from our reward programme, Referrers will become eligible for a £10 voucher for Amazon.
- Friends who purchase a policy via the unique link will also receive a £10 voucher for Amazon.
- For both parties to be eligible for the reward, the Friends' Annual Multi Trip policy must be over £100.00.
- Reward for both parties is redeemable 30 days after purchase of the Friends' policy.

Rewards may be subject to availability and/or reward links may be active only for a limited period. Unless set out otherwise, you must use the reward link to claim a reward within 12 months of the link being sent to you.

4. Referrers' and Friends' ("Users") personal data will be collected, stored and processed for the purposes of administering and assessing the Promotion. loveit coverit will comply with all requirements of the Data Protection Act 1998.

5. loveit coverit reserves the right to suspend, cancel or amend the Promotion and / or review and revise these terms and conditions at any time without giving prior notice and by continuing to take part in the Promotion subsequent to any revision of these Terms & Conditions, Users shall be deemed to have agreed to any such new or amended terms.

6. The Promotion is in no way sponsored, endorsed or administered by, or associated with, X, Facebook, Instagram or any other form of social media. By entering this Promotion, Users are providing information to loveit coverit and not to X, Facebook, Instagram or any other social media platform and agree to release X, Facebook, Instagram or any other social media platform from any liability associated with the Promotion.

Qualifying Purchases

7. A “Qualifying Purchase” under the Loveit Coverit Referral Program encompasses the following:

a. For Phone/Gadget Insurance:

- The purchase of a new Monthly or Annual insurance policy, active for a minimum of 60 days, made through the referral link provided by Loveit Coverit.

b. For Travel Insurance:

- The purchase of a new Single Trip insurance policy when the referred customer’s total purchase equals or exceeds a premium £50, or an Annual Multi-Trip policy with a premium over £100, both made via the referral link.

Exclusions to a Qualifying Purchase include any policies that are not initiated through the referral link, as well as any lapse in policy activation within the stipulated 60-day period for Phone/Gadget Insurance, and any Single Trip purchases that do not cumulatively meet the £50 premium threshold or any Annual Multi Trip policies with a premium under £100.

8. Any Friends and / or Referrers suspected of fraud will be disqualified.

The Platform Terms and Conditions

9. We use a third party, Buyapowa, to help us run this rewards programme, you can find their latest Terms & Conditions on this link:

<https://www.buyapowa.com/platform-terms-and-conditions/>

Any complaints about the programme or products should be referred to us - you can contact us at rewards@loveitcoverit.com