

# Friends Bring Benefits Scheme

## Terms & Conditions

### Definitions

**Referrer Client** – Haven Knox-Johnston (HK-J) policy holder

**Referred Client** – Potential Customer referred by policy holder

**Month** – refers to a Calendar Month

### Terms & Conditions

- The 'Friends Bring Benefits' offer (the "Offer") is open to all direct pleasure craft owners who are a current policyholder of HK-J.
- The Offer is not open if you have received a quotation from HK-J in the last 3 months.
- The Offer is not open to current employees of Aston Lark Limited.
- The Offer is only open to Pleasure Craft policies ie "All Weather" and "Base-Layer" insurance policies.
- The Offer is only open to boats permanently based in the UK and EU only.
- The Offer is only open to Residence in the UK.
- The Offer is only open to vessels not registered within the EU.
- The Offer is only open where premium is paid from a bank account outside the EU.
- The Offer is only open to boat values up to £250,000.
- Both Referrer and Referee need to fit the criteria
- Only one additional Month of cover is rewarded, free of charge, per policy year for both the Referrer Client and a Referred Client, regardless of the number of clients referred. i.e. If HK-J receives two referrals which successfully meet HK-J criteria for cover, from the same Referrer Client, in a policy year the Referrer Client will only get one additional Month of cover on their policy.
- The offer is only valid for boat insurance purchased directly from HK-J.
- For the Referred Client to benefit from the additional Month of cover, free of charge, the Referred Client must give the Referrer Client's HK-J **policy number and full name** at enquiry stage and meet the underwriting criteria for the purchase of an annual insurance policy from HK-J.
- For the Referrer Client to benefit from the additional Month of cover, free of charge, the Referred Client must remain on cover after the 14 day cooling off period. The additional Month of insurance cover, free of charge is then added to the Referrer's existing policy after the expiry of the 14 day cooling off period.
- Should the Referred Client cancel their policy within the 14 day cooling off period, then the Referrer Client will not be rewarded the free Month.
- The Offer resets for the Referrer Client each policy year and after policy renewal. An additional Month of insurance cover, free of charge, will be rewarded to a Referrer Client upon a successful referral, i.e. the Referred Client meets the underwriting criteria for the purchase of an annual insurance policy from HK-J.
- The Offer will be applicable to the Referred Client upon the expiry of their 14 day cooling off period.
- The Referrer Client can benefit from the Offer at any point during their policy year.
- In order for the Referrer Client and Referred Client to qualify for the Offer, the Referred Client must be a new customer to HK-J and not held a policy or received a quotation with HK-J in the last 12 Months prior to the referral.
- The Referrer Client will be notified by letter, email or telephone once a Referred Client has successfully purchased a boat insurance policy and after the 14 day cooling off period.
- The Referrer Client is free to make their referrals through which ever methods/channels they wish i.e. word of mouth/Friends Bring Benefits cards etc.
- The Referral reward cannot be claimed by the same person making the Referral, i.e. the Referred Client cannot make the referral and claim the reward
- If a Referrer Client has multiple boat insurance policies with HK-J and each under a unique policy number, then they will be entitled to participate in the Offer separately for each policy number, where correctly quoted by the Referred.
- If a Referred Client has more than 1 boat to insure, the Offer will only apply to one of the policies and not all.
- The additional Month of cover free of charge cannot be rolled over into future policy years.
- There is no cash alternative reward for this Offer.
- This Offer does not alter any other terms and conditions of insurance cover. All terms and conditions of insurance will remain as per policy documents.
- The additional Month of insurance provided free of charge will be at the same cover level as per the policyholder's policy.
- HK-J reserves the right to vary any and all elements of this Offer at any time without notice.
- These terms and conditions apply to both Referrer Clients and Referred Clients.
- This offer is open until 5pm GMT on **Monday, 31st December 2021**
- These terms and conditions shall be governed by English law.