

# 20% OFF ALL NEW LIFE POLICIES GUARANTEED



By providing our services online we keep costs low so we can share the savings with you!

**For a limited time only Insurance Watch will refund 20% of your first year's premium**

## HOW DOES IT WORK?

1. You pay the premium displayed on the screen to the life insurance company.
2. Insurance Watch will send you a refund cheque for 20% of your first year's life insurance premium.
3. You will receive your cheque from us within 60 days of the commencement of your policy.

## WHAT ARE THE CONDITIONS?

1. To ensure that the quote and paperwork remains valid, you will need to return the completed paperwork to us within 14 days of receipt. Extensions are available on request provided that the insurance company has not changed its rates or paperwork and you have not had a birthday.
2. The refund offer only applies in the first year of the policy. Should you prefer to have an ongoing discount at a lower rate please contact us.

3. The Insurance Watch offer is based on you holding your policy for at least 12 months. Should you cancel your policy within this time period you will be required to repay the amount we paid to you.
4. This offer only applies to new policies purchased through Insurance Watch and does not apply to changes to existing policies.

## OTHER IMPORTANT INFORMATION

Insurance Watch has been helping Australians find the best deal on life insurance since 1999.

As a Corporate Authorised Representative of Synchron AFSL License No. 243313, Insurance Watch is qualified to provide advice on life insurance products.

Email: [support@insurancewatch.com.au](mailto:support@insurancewatch.com.au)

Freecall: 1800 111 456

Fax: 03 9597 9096