

# 20% INSURANCE WATCH REWARD

## save 10% in years 1 and 2



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

### What is the 20% Insurance Watch Reward?

If you take out a policy using the Insurance Watch website you will be eligible to receive the 20% Insurance Watch Reward. In the first two years of your policy we will refund 10% of the premium you have paid each year.

This offer applies to **all new policies applied for using the Insurance Watch website** and includes all paper, online and tele-underwriting applications. You will qualify regardless of whether you choose to pay your premiums annually **or** monthly.

#### HOW DOES IT WORK?

1. You pay the premium quoted to the insurance company and the policy is accepted by the insurer.
2. 30 days before the end of your first and second year we will contact you to confirm your bank account details for the payment of the refund.
3. Within 30 days of your first and second policy renewal date you will receive a refund of 10% of the premium you have paid in the previous 12 months.

#### WHAT ARE THE CONDITIONS?

- To ensure that the quote and paperwork remains valid we require you to return the completed paperwork to us within 14 days of receipt. This can be extended on request provided that the insurance company has not made changes to its rates or products and you have not had a birthday.
- The 10% refund offer only applies for the first and second year of the policy. You can decide when you take out your policy to instead receive an ongoing discount of 5% (if available) which will apply every year you hold your policy. Please contact us to select this option.

- If your policy lapses due to non payment of premium or you cancel your policy for whatever reason within the first or second year then the refund reward will not be payable. Your policy must be in force and remain fully paid up to the renewal dates.
- This offer applies only to policies taken out with a new insurer. The offer does not apply where the policy being taken out is replacing an existing policy with the same insurer or where you are making changes to an existing policy.

#### 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)

Free Call: 1800 111 456

Free Fax: 1800 954 445

 **InsuranceWATCH**

watching out for you