

# CASH BACK

10%



We reward our customers for taking the time to compare!

## What is the Insurance Watch 10% Cashback Offer?

- if you apply for a new policy using the online DIY Compare Quotes service on the Insurance Watch website, then at the end of the first year of your policy we will refund 10% of the premiums paid by you, provided you meet the terms and conditions below.
- this offer includes paper, online and tele-underwriting applications and you will qualify regardless of whether you choose to pay your premiums annually or monthly.
- this offer does NOT apply 1. where personal advice is provided i.e. where you complete our online Fact Find and an Insurance Watch adviser analyses your situation and makes recommendations 2. if you pay your premium via a rollover from a retail superannuation fund or personal super contributions (payments by self managed super funds (SMSFs) are eligible for the cashback).

### HOW DOES THE OFFER WORK?

1. The quoted premium is paid to the insurance company
2. At the end of the first year of the policy we will contact you to confirm your bank account details for payment of the refund. Where the premium is paid by a SMSF the refund will only be paid into the SMSF bank account.
3. Within 30 days of your first policy anniversary you will receive a refund of 10% of the premiums paid in the previous 12 months.
4. If your policy lapses due to non-payment of premiums or you cancel all or part of your policy for whatever reason within the first year of your policy then the refund will not be payable. Your policy must be in force and remain fully paid up to the renewal date.
5. This offer applies only to policies taken out with a new insurer. It does not apply if the policy being taken out is replacing an existing policy with the same insurer or where you are making changes to an existing policy.

### WHAT ARE THE CONDITIONS?

1. To ensure that the quote and other paperwork remains valid we require you to return these to us **within 14 days of receipt**. This period 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.
2. The 10% cashback offer will only apply to policies applied for using the online DIY Compare Quotes service on the Insurance Watch website.
3. The 10% cashback is only payable in the first year of the policy. As an alternative, you can opt to receive an ongoing discount of 5%, which will apply every year you hold your policy. Please contact us at the time of your application if you wish to select this option.
6. This offer does not apply if you receive personal advice from one of our advisers after completing our online Fact Find (this is due to the additional costs in providing advice).
7. This offer does not apply if you are paying your premium via a rollover from a retail superannuation fund or personal super contributions.

### CONTACT US

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