

We love having **you** (our customer) with **us** and **we'd** like to get to know your **friends** too. **Our** refer a friend scheme allows **you** to get rewarded for spreading the word about **our** home emergency and/or appliance insurance products. When **you** invite one of **your friends** to join **us** and they take out one of **our** insurance products directly from **us** (and not via a third party or affiliate website), **you** both get a reward. **You** can find out more about the reward on **our** dedicated refer a friend web page.

Make sure **you** and **your friend** read **our** terms and conditions carefully as they set out **our** responsibilities to **you**, and **your friend**, and the actions **you** and **your friend** agree to do to benefit from the refer a friend scheme. By entering the refer a friend scheme, **you** agree to these terms and conditions. These are separate to any other contracts **you** and **your friend** may have with **us**.

### Definitions

**Friend(s)**: mean an individual(s) that the **referrer** knows personally, for example a **friend** or family member who isn't already **our** customer and who is happy for their details to be passed to **us** for contact.

**Referral form**: means the form **you** will fill out with **your friend's** details to allow **us** to contact them with further information about **our** insurance products.

**Referrer/you/your**: means **our** current customer, who must be an existing holder of at least one active home emergency or appliance cover product with **us**.

**Reward**: means the gift card offered by **us** under this scheme. The gift card may vary from time to time. Terms and conditions may apply to the **reward**, separate to this agreement.

**We/us/our**: refers to Home Emergency Assist, Ground Floor, 4c New Fields Business Park, Stinsford Road, Poole, Dorset, BH17 0NF.

### Taking part and referring friends

- To participate, **you** and **your friend** must follow the instructions on **our** website, [homeemergencyassist.com/members/refer-a-friend](https://homeemergencyassist.com/members/refer-a-friend). **You** must successfully identify as an existing customer by filling out **your** details on **our referral form**.
- **You** can fill out the **referral form** to refer a friend to buy one of **our** home emergency and/or appliance products. **Referrers** can complete this form for multiple **friends**.
- **You** should only fill out details on the **referral form** directly for **your friends** and not post it publicly (including on social media pages where **you** don't directly know the people who read the posts) or contact people **you** don't know. **Referrers** can only refer personal contacts they know and have permission to pass the details on for.
- By filling out the **referral form**, **you** agree that it is a personal referral and that **you** will not state or imply to **your friends** that it is anything else, i.e. **you** will not state that **you** represent **us**, **our** brand, or **our** company.

### How to get a reward

- To receive a reward, each **friend** must purchase a home emergency and/or appliance policy via [homeemergencyassist.com/members/refer-a-friend](https://homeemergencyassist.com/members/refer-a-friend) (purchases via affiliate or cashback sites will not qualify), within 90 days of being referred.
- The **friend's** policy must be active at least 60 days after the policy start date. **We** also require valid email addresses to send **you** and **your friend** **your rewards**.
- To qualify for **your** reward, **your friend** must not have held a home emergency and/or appliance cover product with **us** within in the last 24 months.
- If, after making a validated purchase of a product, **your friend** cancels their agreement with **us** up to 60 days after the policy start date, this will result in the cancellation of the **reward** for **you** and **your friend**.
- If **your friend** is in arrears on their policy, this may result in the delay or cancellation of the **reward** for **you** and **your friend**.
- The **reward** may take up to three months to arrive following the **friend** joining **us**.
- Where applicable, **we'll** use the details **you** and **your friend** provided at registration to send the **reward**.
- **Rewards** are not transferrable or redeemable for cash.

### General

- Both the **referrer** and **friend** must be aged 18 or over and a resident in England, Wales, or Scotland.
- From time to time, **we** may change the refer a friend scheme. If **we** do, any **reward we** agreed to provide **you** before **we** make changes to the scheme, will continue to be provided subject to any qualifying criteria.
- **We** can review and revise these terms and conditions at any time. If **we** reasonably think the change will put **you** and **your friend** at a disadvantage, **we** will let **you** know what the changes are. If **you** take part in the refer a friend scheme subsequent to any changes being made to these terms and conditions or the scheme itself, any such new or amended terms will apply.
- We will monitor compliance with the refer a friend scheme. In the event of fraud, misuse, or not keeping to these terms and conditions, for example signing people up without their permission, **we** can not provide, withdraw or reclaim the reward, end or suspend the scheme or stop **you** and **your friend** from participating in the scheme.
- The laws of England and Wales or Scotland apply to these terms and conditions, depending on where **your** home is.