



TERMS & CONDITIONS OF USE

‘Refer a Friend’ Amazon Voucher Scheme

The following Terms and Conditions apply to and govern the Offer consisting of an Amazon voucher of £25 for you, and £25 for your friend.

Please read them carefully and keep them for future reference.

DEFINITIONS:

- Amazon Vouchers for both the Referring and Referred Party, subject to and in accordance with these Terms & Conditions (the “Offer”)
- Properly Protected Ltd (“We”, “Us”, “Our”, “the Firm”)
- Referring Party (“you”, “your”)
- Referred Party (“friend”, “they”, “their”)

What is the Offer?

- Where referrals result in the Firm gaining a new client, that was previously unknown to the Firm, due to the Referred Party taking up a new qualifying Protection policy(s) from the recommendation of an authorised Properly Protected Adviser, you and your referred friend will each receive an Amazon voucher to the value of £25 (the “Offer”).

Who can enter?

- Where the Referred Party has been a UK resident for a minimum of six (6) months and resides in the UK.
- Where the Referred Party is aged 18 or over at the date the referral is made to Us.
- Where the Referring Party has sort and gained the explicit consent of the intended Referred Party, for you to share their contact details with Us, for the purpose of Us contacting them in accordance with the Terms of this Offer.
- Properly Protected Ltd employees or any of its group companies’ employees, cannot take part in this Offer.

How do you enter?

- Visit: www.properlyprotected.co.uk/refer, read 'The small Print', along with these Terms & Conditions and, if you understand and accept the Terms of the Offer, proceed with completing the online form.

Offer Conditions

- Referrals must result in the Firm gaining a new client, that was previously unknown to the Firm, due to the Referred Party taking up a new qualifying Protection policy(s) from the recommendation of an authorised Properly Protected Ltd Adviser.
- New Qualifying Protection Policies are defined as regulated:
 - Long-Term Income Protection
 - Life Insurance
 - Critical Illness
 - Private Medical Insurance
 - Business Protection
 - Mortgage Protection
- Each New Qualifying Protection policy must have a minimum monthly premium of £20.00.
- The Referred Party(s) must purchase their new qualifying Protection policy(s) directly through an authorised Adviser of the Firm:
 - www.properlyprotected.co.uk
 - Phone: 01953 451717
 - Email: sales@properlyprotected.co.uk
- The Referred Party must hold the new qualifying Protection policy(s) for a minimum period of three (3) calendar months from the Policy(s) start date ("Validation Period") and pay all three premiums in full within this period, when they become due.
- The Referred Party must not miss any policy premiums, cancel the direct debit, or cancel the new qualifying Protection policy(s) during the Validation Period.
- The Referring Party can take advantage of this Offer for each friend referred to Us during the Offer period.
- The Offer will be applied once per qualifying referral only, irrespective of the number of new qualifying Protection policies purchased by the Referred Party.
- The Referring Party must provide a valid contact telephone number and email address for both you, and your friend when making the referral, to apply for the Offer.
- If the Referred Party is identified as being, or has previously been, a client of Properly Protected, then the referral Offer is not applicable. All Protection policies are subject to the Insurance Providers own underwriting criteria and Terms & Conditions and the Firm has no jurisdiction in this respect.

The Amazon E-Gift Card Voucher

- Each Amazon voucher will be subject to its own Terms & Conditions.

Please see Amazon.co.uk Gift Card Terms & Conditions

here: <https://www.amazon.co.uk/gp/help/customer/display.html?nodeId=200272910>

- The Amazon voucher should be treated like cash and kept securely by the recipient. The Firm will not replace any lost or stolen vouchers.
- The Amazon voucher is non-transferable.
- No cash alternative will be offered.

How do you know if you qualified for the Offer?

- Subject to you and your friend meeting the conditions of this Offer, you will each receive an email within 30 days of the completion of the Validation Period, confirming your right to claim your Amazon voucher. The Amazon voucher link will be sent via each of your preferred method of delivery (either via email or mobile SMS) from 'clients@properlyprotected.co.uk' or via Royal Mail post.

What else do you need to know?

- By choosing to take advantage of this Offer, both the Referring and Referred Party acknowledge and consent to the personal data provided being used by Properly Protected Ltd for the purpose of fulfilling the conditions of is Offer. Properly Protected Ltd will be the data controller in respect of your personal data and will process data in accordance with the purpose of this Offer and the Firms data protection policy (please click on the link for further details: [Privacy Policy](#)). Personal data will be passed on to third party suppliers where it is necessary to fulfil the terms of this Offer (for example: for the delivery of the Amazon e-gift voucher).
- Participation in this Offer is subject to underwriting criteria applicable to policies recommended by Properly Protected Ltd, as a Protection Specialist Adviser firm.
- Properly Protected Ltd reserves the right to change or withdraw the terms and conditions to this Offer at any time.
- Properly Protected Ltd reserve the right to withdraw this Offer at any time, without prior notification or consultation.
- To the full extent permissible by UK Law, Properly Protected Ltd excludes liability for any damages or expenses incurred or suffered by you, your friend or any third party in connection with the voucher.
- These Terms and Conditions shall be governed by English Law. All disputes in connection with these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of England.

Who is the promoter?

The Offer is provided by Properly Protected Ltd.

Properly Protected Ltd is authorised and regulated by the Financial Conduct Authority FRN 948509

Properly Protected Ltd, registered in England & Wales, company number 10825723.

Registered Address: Exchange House Centre, Exchange Street, Attleborough, Norfolk, NR17 2AB.

Postal Address: Properly Protected Ltd, High Street, Attleborough, Norfolk NR17 2EH.