

20% OFF ALL NEW POLICIES

By providing our services over the Internet we keep costs low.

And we would like to share the savings with you!

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

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 this work?

- You pay the premium displayed on the screen directly to the insurance company
- Insurance Watch will send you a cheque for 20% of your first year's premium no later than 60 days after the insurance company has accepted your cover

What are the conditions?

- To ensure that the quote and paperwork remains valid we ask that you 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 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.
- 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 may be asked to refund some or all of the amount paid to you.
- This offer applies only to new policies and does not apply to changes to existing policies.