

# Refer a friend program T&Cs

Thank you for spreading the word about InsuranceBee. Here's how the refer a friend program works in detail. Please take a moment to read it through.

## Who you can refer and how many times

You can refer as many people or businesses (as long as they're US-based) as you like. There's no limit.

However, you can only refer a person or business once. And we'll only pay you once per referral.

For example, you refer Jim Johnson to us and he gets a quote. We send you a \$20 gift card.

But if a week later Jim Johnson gets another quote through InsuranceBee, you don't get another gift card. One name = one gift card.

## Bona fide referrals

Only bona fide referrals count.

What's a bona fide referral? It's one where the person or business you've referred to us requests a quote from us and we provide that quote.

However, it has to be a quote for a policy we actually sell. We can't supply quotes for home or auto insurance, for example.

Policies we sell include:

**General liability insurance**

**Professional liability insurance  
(or errors and omissions as it's also known)**

**Business owner's policy**

**Cyber insurance**

**Workers' compensation insurance**

## **When you get your gift card**

We'll email your gift card the month after we provide a quote to whoever you referred.

Say you refer Jim Johnson to us and he gets a quote on September 15. You'll receive your gift card by the end of October.

## **Canceling the program**

We reserve the right to cancel the refer a friend program at any time without notice. However, we'll do our very best to let you know if and when this happens.

You have every right to cancel too, of course. If you decide to cancel, just send us an email as we need it in writing.

## Other important stuff

It's really important you agree not to discuss, sell or explain insurance coverages or policies to anyone you refer. That's because to do that you need a state license. For the same reason, you also need to agree not to take any payments for policies on InsuranceBee's behalf.

That's it.

Any questions? Drop an email to [tim@insurancebee.com](mailto:tim@insurancebee.com) or call us at **978.244.4215**. We'll be happy to talk it through.