

***Price Promise**

In the unlikely event you find a cheaper life or critical illness insurance quote within 30 days then please contact us and we will endeavour to beat the price for you. We promise that you will not lose out financially within this time if you contact us and give us a genuine chance to retain your business. Proof of offer may be required and must be valid for 5 business days after the offer has been received by us to review. If there has been a change in your health or circumstances from date of offer that could impact policy acceptance then the Price Promise will not apply.

****Bon Accord Life Referral Terms and Conditions**

1. £30 referral paid for recommending a friend (the "introducee") to take out a Life Insurance or a Life and Critical Illness policy through Bon Accord Life including the following terms and conditions. 2. The introducer is a customer who has arranged life or critical illness cover through Bon Accord Life and has an active policy at the time of application and at the time of the referral payment. The introducee is the person recommended by the introducer. 3. The offer is available to all existing customers of Bon Accord Life who have asked us to arrange a life or critical illness policy for them that meet the terms and conditions. 4. Policy must be accepted and cover commenced by the insurance provider and any required documentation such as declarations signed, direct debit mandates etc returned to the provider. 5. £30 will be paid by cheque or Love2Shop vouchers 28 days after three consecutive monthly payments have been made by the "introducee" or a total of £50 has been made in monthly premiums, whichever comes later. 6. A maximum of £90 will be paid to any one household within a 12 month period. 7. You cannot recommend yourself or an existing Bon Accord Life customer or a current or previous applicant. 8. This offer is not available to employees of Lifetime Protection Services Limited or their family members. 9. Bon Accord Life reserves the right to remove this promotion at any time and to alter the terms and conditions at any time.