

# Terms and Conditions for Referrals

As of August 22, 2019

## 1. Basic participation requirements

To participate in our referral program you do not need to be our customer, meaning you do not have to have a closed a Coya contract. You must however be of legal age and have an account with us. You can open a customer account with us without concluding an insurance contract with us. To do this we will only require that you validate your email address (double opt-in).

## 2. Your personal referral link

You will receive a personal referral link from us (via email, or through your customer dashboard). You can share this referral link with parties that are potentially interested in a Coya contract. The recipient will conclude a legally valid insurance contract with us directly via your personal referral link.

## 3. Requirements to qualify for the reward

As referrer, we will only grant you the full reward (2x€25) to the referrer if the following conditions are fulfilled:

- the referred customer has completed the purchase through the personal referral link provided by the referrer.
- the referred customer is buying a Coya Insurance for the first time.
- we pay out the first part of the referral bonus (€25) once the referred person has had an active insurance policy for at least 60 days.
- Once this customer's policy has been active for a year, we pay the second half of the referral bonus (€25).

## 4. How does the referral bonus work?

The referrer will receive a total reward of €50 for every successfully referred customer who closes a contract. A successful referral presupposes that the requirements set out in these Terms and Conditions (specially in Sections 1 and 3) have been fulfilled.

The reward will be paid in two installments of €25 each. The payments will be made separately within the third month and the thirteenth month within the course of the new insurance contract. That means: The first payment (€25) will be paid out in the course of the third insurance month, under the conditions that the referred customer has had an active policy for at least 60 days. The second payment (€25) will follow within four weeks of the first completed insurance year, and if the referred person has had an active insurance policy for at least a year.

The payments are done according to payment method chosen by Coya (for example Paypal, Paypal voucher, bank transfer, Amazon voucher, etc).

## 5. How does the discount work?

The referred customer will receive a €15 discount upon completion of the new insurance contract through the personal referral link shared by the referrer. Coya's "[Terms and Conditions for Discounts](#)" apply and are part of these terms and conditions.

## 6. What is forbidden?

A subsequent use of the personal referral link for an insurance contract already concluded without this personal referral link is not possible. You cannot refer yourself and advertisements that are used specifically to generate the reward are excluded.

## 7. Invalidation of the referral bonus

Coya reserves the right to withhold the reward for the referrer in the event that the referred customer disputes the payment of the premium.

#### **8. Observance of these conditions**

With your participation you accept these conditions in their given version.

Please note that Coya's "**Terms and Conditions for Discounts**" are part of these conditions. If you do not comply with these conditions of participation, we do not grant the reward. In case of obvious misuse of the promotion, we can exclude you from participation.

#### **9. The referrer**

The referrer acts only as a tipster, which means that you only inform the referred person about Coya in general and establish a contact to Coya. You are not in a contractual relationship with us to broker insurance contracts for us nor conclude them.

#### **10. Final provisions**

We reserve the right to change or terminate the program at any time. Legal recourse is excluded.