



Refer a friend T&Cs

Date: 30th June 2026

ARE THE TERMS AND CONDITIONS OF OUR REFER A FRIEND SCHEME.

At Protect Line, we believe our customers should be rewarded for their loyalty if they refer friends or family to take out a Life Insurance policy, Income Protection policy, or Critical Illness Cover with us. If you refer a friend or family member and they take out a policy with us, you will be entitled to a £40 high street voucher from us to say thanks. Brilliant! The process is quite simple – you refer your friends or family, they take out a policy with us, and after they've held the policy for a minimum of 3 months, you'll receive your voucher. The best thing is that you can refer as many people as you like, and if they choose to take out a policy through your referral, you'll be eligible for a £40 voucher each time!

The following terms and conditions apply to this offer:

- 1.** These terms and conditions are promoted by Protect Line Limited, whose registered office is at Bourne Gate, 25 Bourne Valley Road, Poole, Dorset, BH12 1DY.
- 2.** To be eligible for a voucher you must be a UK resident aged 18 or over;
- 3.** In order for you to receive the voucher, the referred individual will need to have an income protection, life insurance, and/or critical illness cover policy accepted and they must keep the policy for a minimum of three months;
- 4.** The referred individual must make all payments to their policy each month and in full;
- 5.** If the policy taken out falls into arrears or lapses, then you will not be eligible for a voucher;
- 6.** If the referred individual's policy is amended or rearranged through Protect Line within the initial three-month qualifying period, the new policy will need to run for a further three months in order for you to be eligible for the voucher;
- 7.** To be eligible for a voucher, you must also be a customer of Protect Line with an active policy and not miss any payments during the first three months of the referred individual's policy;

- 8.** This offer is valid on an ongoing basis with no set end date. However, should we decide to implement a fixed end date or withdraw the offer, we reserve the right to do so, updating our terms and conditions accordingly;
- 9.** You will receive one high street voucher per referred person who purchased a policy;
- 10.** The voucher is typically issued through Runa (occasionally we may use a specific retailer) and can be used at a select group of retailers.
- 11.** You will be sent a link to claim your voucher. Vouchers must be claimed within 3 months of Protect Line sending them. Unclaimed vouchers will not be resent and no alternative will be offered.
- 12.** Vouchers will expire 18 months after being issued and any outstanding balance will be lost;
- 13.** No cash alternative will be offered;
- 14.** The offer is available online and via our phone line;
- 15.** There is no limit to the amount of referrals you can offer;
- 16.** We reserve the right to refuse issue of the voucher should we suspect foul play;
- 17.** We reserve the right to cancel or modify these terms and conditions at any time and at our sole discretion;
- 18.** Our [Privacy Policy](#) explains how your data will be used;