

# Introduce a friend – Participation Rules



## Who can participate?

Every policyholder of Pantaenius Monaco can participate.

## Who can be presented?

Corporate or private clients who, in the past 12 months, are not/have not been a client of the Pantaenius Group or have not received an offer from one of the Pantaenius offices. Buyers of the insured's vessel(s) cannot be recommended.

## How does it work?

You will receive a one off 10% bonus which is calculated on the first net premium (premium excluding insurance tax and fees) of any hull or third party liability policy Pantaenius Monaco has concluded following your referral. This bonus is credited to your client account in the month following the end of the quarter in which the new client has settled his/her insurance premium. Please note that we do not pay out this amount to you, but the bonus will be deducted from your next renewal premium. The contracts of the new introduced client must begin within 2 years from the time of your recommendation. You may refer as many clients as you wish.

## Data protection

As we receive the data from you, you must ensure that the person has given his consent that his/her data can be passed on to us. Otherwise, you are solely responsible for claims of third parties for unsolicited contact against Pantaenius or the participating underwriters. Upon explicit request you have to be able to forward to us the written consent of the potential client.

## Information

Pantaenius Monaco reserves the right to decline a risk and it is at our discretion if a quotation is issued.

If we get several introductions for the same person/company, we will consider the introduction that we have received first. If an insurance broker/agent is approaching us for the same risk, we cannot grant the bonus to you.

Pantaenius Monaco reserves the right to cease this offer at any time without notice. Legal recourse is excluded.

In order to refer your friends to us, **only** the dedicated contact form on our webpage can be used.

