

Referrer responsibilities & conduct

What you can do, what you can't, and how you get paid.

Welcome

Thank you for choosing to become a ChildShield Referrer. Referrers help families discover simple, affordable child protection cover through trusted introductions — you raise awareness within your network, and our team handles everything else professionally and properly.

Your role at a glance

- **Introduce, don't advise.** Share information about ChildShield with parents and carers in your community — never recommend, advise on, or sell the policy.
- **Use approved materials only.** Stick to the headlines, copy, flyers and posters we provide. Don't create your own descriptions of the cover.
- **Pass questions to us.** If a parent asks about cover details, eligibility or claims, point them to our team — we are FCA-authorized to answer.
- **Track via your personal link / QR.** Use the unique link or QR code in your Referrer Hub so referrals are credited correctly.
- **Respect privacy.** Never collect or store parents' personal data on our behalf. They apply directly through our secure site.

The no-advice rule

ChildShield is a regulated insurance product. Only FCA-authorized staff at Look 4 Cover Ltd can advise on it.

As a Referrer, your role is awareness only — "I think this might be useful for your family, take a look" is perfect. "You should buy this because..." is not.

How you get paid

When a family you introduced takes out cover and their first monthly premium clears, your reward is added to your Referrer Hub. Rewards are paid monthly by bank transfer, directly to the account you set up in your Hub.

You can also choose to direct part or all of your rewards to a community cause — your school PTA, local club or chosen charity. The Hub keeps a transparent running total.

What's NOT allowed

- Pressuring or persuading families to take out cover.
- Discussing premiums, eligibility, exclusions or claims as if you were an adviser.
- Sharing screenshots of other families' applications, or any personal data.

- Running paid ads using the ChildShield name or logo without written approval.
- Promising rewards, gifts or kickbacks to families who sign up.

Good standing & suspension

Following these simple rules keeps you in good standing and your Referrer account active. Repeated breaches — particularly anything that could be seen as giving regulated advice — may result in your account being paused or closed, and any pending rewards being withheld in line with our terms.

Need help?

Our Referrer Support team is here to help — call **0330 123 5998** or email **stacey@look4cover.com**. We're happy to talk things through, send extra materials or answer any conduct questions.

ChildShield is a trading style of Look 4 Cover Ltd. Authorised & regulated by the Financial Conduct Authority (firm reference 933245). This document is for Referrers and is not a description of the insurance policy.