

CHILDSHIELD · REFERRER PROGRAMME

Referrer terms and conditions

The terms you agree to before setting up and using a ChildShield Referrer account.

1. Welcome

Thank you for choosing to become a ChildShield Referrer. These terms explain your role, what you can and cannot do, and how rewards are handled. Referrers help families discover simple, affordable child protection cover through trusted introductions. You raise awareness within your network, and our FCA-authorised, non-advised team provides factual information and handles applications professionally and properly.

2. Your role at a glance

- Introduce, do not advise. You may share information about ChildShield with parents and carers in your community, but you must not recommend, advise on, or sell the policy.
- Use approved materials only. Please stick to the headlines, copy, flyers and posters we provide in your Referrer Hub. Do not create your own descriptions of the cover.
- Pass questions to us. If a parent asks about cover details, eligibility, exclusions or claims, point them to the ChildShield team. We can provide factual information only and handle applications on a non-advised basis.
- Use your personal link or QR code. Referrals are credited correctly when families use the unique link or QR code in your Referrer Hub.
- Respect privacy. You must not collect or store parents' personal data on our behalf. Parents apply directly through our secure site.

3. The no-advice rule

ChildShield is a regulated insurance product arranged through Look 4 Cover Ltd on a non-advised basis. No one should advise a parent to buy it or say it is right for their family. As a Referrer, your role is awareness only. "I thought this might be useful to look at" is fine. "You should buy this because..." is not.

4. How rewards are earned and 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 to the account you set up in your Hub. Payment dates, pending rewards and paid rewards are shown in the Hub.

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

5. What is not allowed

- Pressuring or persuading families to take out cover.
- Discussing premiums, eligibility, exclusions or claims in a way that could be understood as advice or a personal recommendation.
- Completing an application on a parent's behalf unless the ChildShield team has expressly asked you to help with an administrative step.

- 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.

6. Good standing, pause or closure

Following these terms keeps your Referrer account in good standing. Repeated breaches, inaccurate statements, misuse of materials, privacy issues, or anything that could be seen as giving insurance advice or a personal recommendation may result in your account being paused or closed. Pending rewards may be withheld where a breach has affected the referral or caused regulatory, customer or conduct concerns.

7. Accurate sharing

ChildShield information can change over time. You agree to use the latest wording and documents available in your Referrer Hub. If you are unsure what to say, keep it simple and direct the parent to your link or to the ChildShield team for factual information only.

8. Data and privacy

Parents should enter their own details through ChildShield. You must not keep lists of parent details, payment details, health information or application information for ChildShield unless we have agreed a specific process in writing. Any information you do receive must be handled carefully and deleted when no longer needed.

9. Contact and support

Our Referrer Support team is here to help. Call 0330 123 5998 or email theteam@childshield.co.uk. We are happy to talk through the referral process, send extra materials or answer any conduct questions.

10. Agreement

By ticking the terms and conditions box when setting up your Referrer account, you confirm that you have read, understood and agree to these Referrer Terms and Conditions. You also understand that ChildShield Referrers act as introducers only and must not give regulated insurance advice.

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