

Conditions for the "Referral" action of the Home Protect product for tenants

Conditions applicable as from 21.06.21

The "Referral" action starts from 21.06.2021 for an unlimited period.

This action is a loyalty programme allowing our customers to share with their friends and family a discount applicable on the Home Protect insurance product for tenants and therefore become a referrer and benefit from a cashback in return.

1. Who is eligible to participate ?

Any private individual who has taken out a Home Protect home insurance policy for tenants with Immoweb Protect will automatically be eligible as a "referrer" to participate in our referral programme. Participation in the action means approval of these rules.

Employees of Qover SA and Immoweb Protect, as well as their spouse/cohabitant, are excluded from participation.

2. What does "being a referrer" mean ?

As a referrer, you :

1. share your 15% discount code with your friends and family via your unique link ;
2. receive €20 cashback per referee if they take out a new Home Protect contract for tenants via your unique link. To receive the cashback, the referee's policy must be held for at least 90 days from the date of purchase and in good standing. The cashback payment is limited to a maximum of 6 referees, i.e. you can get a maximum of €120 cashback.

The cashback amount will be paid to the bank account communicated the month following the validation of the referred contract (the eligibility of the contract will be validated 90 days after the start date of the contract).

3. What does "being a referee" mean ?

As a referee, you :

- receive a 15% discount on your first year's insurance as a new policyholder of a Home Protect insurance for tenants ;
- can become a referrer in your turn when you take out this insurance.

The discount amount cannot be exchanged for cash and this offer cannot be combined with other offers or discounts. When taking out home insurance via Immoweb Protect, you have a right of retraction of 14 days.

4. Organization

This "referral" action is organised by :

- Qover S.A. (FSMA 0650.939.878), whose registered office is located at Rue du Commerce 31, 1000 Brussels
- Immoweb Protect, commercial name of Immoweb Financial Services SA/NV (FSMA n°0727442788), with registered office at Rue aux Laines 70, 1000 Bruxelles

The organisers reserve the right at any time to suspend, stop or modify the action at their own discretion, without justification, notice or compensation to referrers, referees or third parties. They will inform the participants by e-mail, and/or by a communication on their website. The unique link will therefore also be deactivated.

5. Complaints ?

If you encounter any problems with this campaign and have not found a solution with a call assistant, you can submit a complaint to the following email address: referral@qover.com

This campaign is governed by Belgian law. Any dispute shall be submitted to the exclusive jurisdiction of the Belgian courts.

6. Privacy Policy

The personal data communicated by the Participants in the context of this Action shall be processed in accordance with the provisions of the Law of 30 July 2018 on the protection of individuals with regard to the processing of personal data and the General Regulation on the Protection of Personal Data n°2016/679 of 27 April 2016 ("RGPD").

Personal data is only processed by Qover acting as a data controller in order to fulfil the above purposes.

This processing is based on the legitimate interest of Qover to offer this type of operation to customers and prospects for the sole purpose of benefiting from the bonus and gifts proposed as part of the Action.

Qover undertakes to take all reasonable measures to ensure the protection of the Participants' personal data by means of technical security rules and an adequate security policy against unauthorised use of the Participants' personal data.

In the event that the Referrer communicates the Referee's email address to Qover, the Referee's email address provided by the Referrer will not be used for any purpose other than the communication of this action unless the Referee has given his express consent.

The email address of the Referee, in the absence of a contract with Qover, will be deleted within a maximum of thirty (30) days following the sending of the Referral Action email, unless the Referee has given his/her express consent for other purposes.

Participants have a right of access, rectification, deletion (if the legal conditions are met), copy, portability of their personal data, opposition to the processing of said data, and a right to limit the processing (if the legal conditions are met).

These rights can be exercised by email: privacy@qover.com.

However, should a Referrer or a Referee exercise their right to withdraw, they will no longer be entitled to the benefit of the Action, as the processing of their personal data is necessary for the implementation of the Action.

Finally, the Referrer and Referee have the right to lodge a complaint with the supervisory authorities, in particular with the Belgian Data Protection Authority.

For more information on the management of your personal data at Qover, we invite you to consult our [privacy policy](#).