

Full terms and conditions – new customers

Subject to all terms and conditions being met for this promotion the Policyholder and each new customer recommended by the Policyholder will receive one £30 House of Fraser eGift card each by email. New customers are only eligible to received one eGift card regardless of the number of new policies taken out.

The offer applies to recommended friends or family (“new customer”) who take out a new home or car policy with Mutual Direct within 60 days of receiving their recommendation email from NFU Mutual

The new customer must not have been an NFU Mutual Policyholder for a minimum of 12 months before taking out a new policy as part of this promotion.

Only one eGift card may be claimed by any new customer.

The new customer must express their interest by completing the online form at the NFU Mutual referrals URL provided to the Policyholder.

We will send the new customer a maximum of two emails using the contact details and consent that they provide to us in the online form relation to this promotion.

The new customer must call 0808 223 0281 to be eligible to receive the offer.

The Policyholder and the new customer will normally receive their eGift card within 60 days of the start date of the new customer's new home or car insurance policy, (provided that both the Policyholder and the new customer policies are still in place and all payments are up to date). The eGift cards must be activated online by following the instructions provided in the email. The Gift Card's expiry date will be shown clearly in the email.

If a new customer cancels their new policy before the 60 day window ends, neither the new customer nor existing Policyholder will receive the £30 reward.

Gift Card terms of use apply which can be viewed at houseoffraser.co.uk or by calling 0345 602 1073.

The Policyholder and new customer agree to comply with the eGift card terms of use. The Gift Cards are non-transferrable and no cash alternative will be offered. In the unlikely event that the Gift Cards become unavailable, or for any other operational reason, NFU Mutual may at its sole discretion issue a suitable substitute of equal value.

This offer cannot be used in conjunction with any other NFU Mutual offer, or in conjunction with any existing customer discounts or employee benefit schemes.

Where a new customer is recommended by more than one Policyholder, the payment of the Gift Card will be made to the Policyholder whose is referred to in the new customer's completed online form.

NFU Mutual employees are eligible to participate in this scheme.

Existing Policyholders are not eligible to be treated as new customers.

Recommendations not submitted in accordance with these terms and conditions will not be considered valid for the reward of the Gift Cards.

NFU Mutual reserves the right to withdraw the offer at any time. NFU Mutual may decline to quote in some circumstances.