

URL: <https://www.cpaipw.ca/50-years-referral-promo>

## **CPAIPW Referral Program Terms and Conditions**

**Campaign Name:** CPAIPW Referral Program

**Campaign Period:** Ongoing

**Organizer:** CPA Insurance Plans West ("CPAIPW")

### **1. Campaign Overview**

CPAIPW is rewarding clients who refer CPA colleagues to apply for Term Life Insurance. Eligible referrers will receive a \$50 reward for each successful referral, and referred new clients will receive \$50 off their first year of Term Life Insurance premiums.

### **2. Eligibility**

Referrers:

- Must be an existing CPAIPW client with an active insurance policy.
- Must be a resident of Canada and at least 18 years of age.
- Must not be an employee or contractor of CPAIPW.

Referred Individuals:

- Must be a CPA who is a resident of Canada.
- Must be a new applicant to CPAIPW (no existing or previous policy).
- Must provide the Referrer's full name on the form when they Get a Quote.

### **3. Referral Rewards**

The Referrer will receive a \$50 gift card (e.g. Amazon, VISA, or similar) for each qualifying referral. Rewards will be issued after the referred applicant successfully submits a completed Term Life Insurance application. There is no limit to the number of CPA friends a client may refer. CPAIPW reserves the right to verify application status and referral eligibility before issuing any rewards.

### **4. New Client Discount**

Eligible referred applicants will receive \$50 off their first year of premiums for Term Life Insurance. Discount is valid for CPAs only. Promotion cannot be combined with any other offer. No cash value. Applicable to new policies only. Applicant must meet eligibility requirements and underwriting approval.

### **5. General Conditions**

CPAIPW reserves the right to modify, suspend, or cancel the campaign at any time without notice. Fraudulent or suspicious referrals, self-referrals, or bulk submissions will be disqualified. Rewards have no cash value and are non-transferable. All decisions made by CPAIPW regarding eligibility, rewards, and interpretation of these terms are final.

## **6. Privacy**

By participating in this campaign, both referrers and referred individuals consent to CPAIPW collecting and using their personal information for the purposes of administering the campaign and agree to the terms of our Privacy Policy.

## **7. Contact**

For questions about the referral program, please contact:

[marketing@cpaipw.ca](mailto:marketing@cpaipw.ca)

1-800-661-6430