

PB Advantage Loyalty Program - Terms & conditions

About PB Advantage Loyalty Program:

1. The PB Advantage Loyalty Program is owned by Policybazaar Middle East Insurance brokers LLC (“Policybazaar”), and fulfillment will be handled by Policybazaar.
2. Glossary:
 - Customer: An existing Policybazaar customer who shares a unique link with friends or family to invite them to Policybazaar.
 - New Customer: A user who creates a lead on Policybazaar using the shared link and applies for eligible products/services.
 - Product: Car Insurance, Health Insurance, Term Insurance, and Investment.
3. Eligibility Criteria:
 - The PB Advantage Loyalty Program applies ONLY to new-to-product customers.
 - New Customers must be applying for Car, Health, Term, Investment Insurance for the first time through Policybazaar and the policy must be successfully issued to them.
 - The free-look cancellation period (wherever applicable) must have been completed post policy issuance
 - New Customers who have applied through other sources (organic, marketing campaigns, etc.) are not eligible.
4. Important Guidelines:
 - Do not send invitations to individuals you don’t know via mass emails, text messages, or automated bots.
 - Do not publish the link or any details of the program on any public social media channels.

Incentives

The following products are eligible for incentives under the PB Advantage Loyalty Program:

Sr No	Product name	Policy Status	Customer Incentive (PB Coins)	New Customer Incentive (PB Coins)
1	Car/ Motor Insurance	Sale Complete	50	50

2	Health Insurance	Sale Complete	50	50
3	Term Insurance	Sale Complete	2% up to AED 150	2% up to AED 150
4	Investment	Sale Complete	1% up to AED150	1% up to AED150

Customers can track the status of their incentives in the PB Advantage Loyalty section under "My Account."

Incentive Redemption

1. PB Coins will be credited 15 days after the insurance purchase and can be claimed through the PB Advantage Loyalty section in My Account.
2. For any queries, please contact Policybazaar customer care:
 - o Email: communication@policybazaar.ae
 - o Phone: 800 800 001

Limitations

1. PB coins are non-transferable.
2. Policybazaar reserves the right to modify or terminate this program at any time.
3. Customers must comply with all applicable laws and regulations when participating in the program.
4. Customer/New Customers that violate these terms or engage in fraudulent activities may result in disqualification from the program.

Disclaimer

1. This program is in no way indicating a written or oral agreement allowing any Customer/ New Customer that is not regulated by the Central Bank to directly or indirectly solicit Insurance Policies.
2. This program is purely for marketing purposes and does not allow any person to solicit insurance for and on behalf of Policybazaar.