

# MARKEL REFERRAL PROGRAM TERMS AND CONDITIONS

## GENERAL

These terms and conditions apply to Markel's Referral Program ("Program"). By referring a friend, completing a quote, or otherwise participating in the Program, the referring customer and referred friend agree to be bound by these terms and conditions and the Markel Privacy Policy. The Privacy Policy is available at <https://www.markelcorp.com/privacy-policy>.

## PROGRAM PARTICIPATION AND ELIGIBILITY

Current Markel customers who initiate a referral are defined as "Referrers". Non-customers who complete a new quote upon a referral are defined as "Referees". Eligible Referrers and Referees will each receive a \$5 Visa® Prepaid Card ("Referral Reward") if all Program Terms and Conditions are satisfied. Markel reserves the right to modify, extend, or cancel this Program at any time. Markel reserves the right to void any Referral Reward based on the following: (1) ineligibility of any Program participant, (2) fraudulent quote or, (3) if Markel, in its sole discretion, finds that you have violated any of the Program Terms and Conditions. Participation in the Program is void in ID, ME, ND, NY, OR and where prohibited by law.

**Eligible Referrers:** The Program is only available for current Markel customers with an in-force policy in good standing whose policy number begins with MMT, MOR, MSB, or MCY. Referrers must be an individual person and at least 18 years of age at the time of participation.

To make referrals, you must provide the Referee with your unique Referral Code. You must disclose the fact that you are a Markel customer when you make referrals. You agree to let your Referees know that you are the Referrer and that you may receive a Referral Reward if your Referee completes a new Markel quote.

**Ineligible Referrers:** Companies and employees of Markel or their subsidiaries, affiliates or promotional agencies, including immediate family and household members, are not eligible to earn Referral Rewards. If your policy is not in-force, "interrupted", "suspended", or you cancel your policy with Markel, you are no longer eligible to participate in the Program. Upon cancellation with Markel, your account will be inactive and you may not make referrals or earn Referral Rewards, including any Referral Rewards that may be pending. You cannot receive Referral Rewards for referring yourself or by renewing your policy with Markel. You will not receive any Referral Rewards if your referrals are rejected or are not received for any reason, or if you fail to comply with the Program Terms and Conditions.

**Eligible Referees:** Referees must complete a new motorcycle, ATV/UTV, snowmobile, watercraft, or bicycle insurance quote at [www.markelinsurance.com](http://www.markelinsurance.com) or by calling 1-800-236-2453. To participate and earn a Referral Reward, Referees must provide the unique Referral Code at the time of the quote.

**Ineligible Referees:** If you have previously completed a Markel quote or are a former Markel policy holder, you are not eligible to receive the Referral Reward.

## **REFERRAL REDEMPTION**

The Referrer and Referee will each receive a \$5 Visa® Prepaid Card. Please allow up to four (4) weeks after quote completion to receive your Referral Reward. Referrers can earn a maximum of \$100 in Referral Rewards per calendar year (maximum of \$25 per calendar year in AZ, KY, MN, and NJ). Determination of program eligibility and qualifying referrals, as well as any exceptions, are at the sole discretion of Markel. Markel reserves the right to verify and adjust Referral Rewards at any time. Referral Rewards are non-transferable and cannot be applied to any policy account payments, including but not limited to premium, taxes, fees, interest, or surcharges.

## **ADDITIONAL TERMS AND CONDITIONS**

**Tax:** You are responsible for any and all tax liabilities associated with the Referral Reward.

**Void Where Prohibited:** This Program is void in ID, ME, ND, NY, OR and where prohibited by law.

Markel reserves the right to change the Program Terms and Conditions at any time, without notice, at our sole discretion. We reserve the right to not award a Referral Reward or disqualify someone from the Program if we feel, in our sole discretion, that fraudulent behavior or other unethical conduct has occurred in any way that compromises the fairness of the Program in any way. Spam, unsolicited commercial email, or any form of illegal means of communication is illegal, prohibited, and will be grounds for termination of your account and participation in this Program. Fraudulent or unethical means of communication such as using bots, fictitious identities, fake emails, or scripts is also prohibited and will result in similar actions by us with respect to terminating your account and participation in the Program.

By participating in this Program, you agree to release and hold harmless Markel, its affiliates and subsidiaries, directors, officers, employees, consultants, agents and producers, and any other entity associated with marketing this Program (collectively, the "Released Parties") from any and all claims or damages arising out of, or in connection with the Program. You further agree that the Program and Referral Rewards are provided "as is where is". THERE ARE NO REPRESENTATIONS OR WARRANTIES INCLUDING BUT NOT LIMITED TO STATUTORY WARRANTIES AND CONDITIONS, WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, THIRD PARTIES RIGHTS, AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS. IN NO EVENT WILL THE RELEASED PARTIES BE LIABLE FOR ANY CONSEQUENTIAL, INCIDENTAL, OR SPECIAL DAMAGES, INCLUDING ANY LOST PROFITS OR LOST SAVINGS, OR FOR ANY CLAIM BY ANY THIRD PARTY.