“THANK YOU FOR BEING THERE” CONTEST RULES

1. CONTEST PERIOD

The “**THANK YOU FOR BEING THERE**” contest is held by Groupe Promutuel Fédération de sociétés mutuelles d’assurance générale (hereinafter the “Contest Organizer”). It runs from Monday, August 31, 2026, at 9:00 a.m., to Tuesday, September 15, 2026, at 11:59 p.m. EDT (hereinafter the “Contest Period”).

2. ELIGIBILITY

To enter the contest, a person must meet the following eligibility requirements:

- Be a resident of the province of Quebec;

- Be 18 years of age or older at the time of entry;

- Hold, as of September 1, 2026, an insurance policy issued by a mutual insurance company that is a member of the Groupe Promutuel Fédération de sociétés mutuelles d’assurance générale;

- Have received the email invitation to enter the contest with the link to the entry form or have used the link to the form available on the promutuelassurance.ca/en/contests page.

Employees, directors and officers of the Contest Organizer, its member mutual companies or any other entity forming part of the Contest Organizer, as well as persons with whom such persons are domiciled, are excluded from participating.

3. HOW TO ENTER

No purchase required.

There are TWO (2) ways to enter the contest:

- By completing all mandatory fields on the form sent by email;
- By completing all mandatory fields on the form available on the https://www.promutuelassurance.ca/en/contests page.

Submitting a completed entry form constitutes an entry.

Entry limit: Only one entry per eligible person will be accepted during the Contest Period.

4. PRIZES

In total, SIX (6) prizes will be awarded. Each winner will receive ONE (1) La Forfaiterie gift certificate valued at $600.00 (SIX HUNDRED DOLLARS).

Total prize value: $3,600.00 (THREE THOUSAND SIX HUNDRED DOLLARS).

Anything not expressly described herein is excluded and is the responsibility of the winner.

5. HOW THE PRIZES ARE AWARDED

The winners will be chosen by random draw among all eligible entries received during the Contest Period. The draw will be held at the Contest Organizer's head office, located at 2000 Lebourgneuf Boulevard, Québec City, Quebec, G2K 0B6, on Wednesday, September 16, 2026, at around noon, in the presence of a witness selected among the employees of the Contest Organizer.

The odds of winning depend on the number of eligible entries received during the Contest Period.

6. DECLARATION OF WINNERS

To be declared winners, the randomly selected entrants must:

A. Be reached by telephone or email within three (3) days of the draw to be informed of the terms and conditions of delivery of their prize. If they cannot be reached within this period, they will be disqualified and another draw will be held;

B. Confirm that they are eligible and that they meet the other requirements of the rules;

C. Correctly answer a mathematical skill-testing question asked over the phone or via email, without assistance and in the allotted time;

D. Sign a declaration and waiver of responsibility form and return it to the Contest Organizer in accordance with the instructions provided in the form.

Prizes will be sent to the winners according to the terms and conditions to be communicated to them by the Contest Organizer. Accordingly, the winners will agree to provide the Contest Organizer with accurate contact information within five (5) days of the announcement of the winners. After this date, the winners will not be able to claim their prize.

In the event that a selected entrant does not comply with one of the conditions mentioned in paragraph 6, or any other condition set out herein, they will be

disqualified, and the Contest Organizer may, at its sole discretion, cancel the prize or draw again until another entrant is selected and declared a winner for that prize.

7. GENERAL CONDITIONS

7.1. Verification

Entries are subject to verification by the Contest Organizer. Any entries or attempted entries that are fraudulent, illegible, or incomplete, are received late, or are otherwise not in compliance with the rules will be rejected and such entrants will not be eligible to enter again or win a prize, as applicable.

7.2. Non-compliant entries

The Contest Organizer reserves the right to disqualify any person or to cancel one or more entries by anyone who enters or attempts to enter this contest in a way that goes against these contest rules or that is unfair to the other entrants (e.g., exceeding the allowable number of entries, computer hacking). This person may be reported to the appropriate legal authorities. The decision of the Contest Organizer in this regard is final and without appeal.

7.3. Acceptance of prize

All prizes must be accepted as described in these rules and may not be transferred to another person, substituted for another prize or exchanged, in whole or in part, except as provided herein.

7.4. Substitution of prize

In the event that, for reasons unrelated to the winners, the Contest Organizer is unable to award a prize (or a portion of a prize) as described in these rules, it reserves the right to award a prize (or a portion of a prize) of the same nature and equivalent value or, at its sole discretion, the value of the prize (or portion of the prize) indicated herein in cash.

7.5. Refusal to accept a prize

The refusal of a selected entrant to accept a prize under the terms of these rules releases the Contest Organizer from any obligations in connection to the prize for that individual. In the event of such a refusal, the Contest Organizer may, at its sole discretion, cancel the prize or proceed with a new draw until an entrant is selected and declared the winner.

7.6. Limitation of liability – Use of the prize

The prize winners release the Contest Organizer, its members, member mutual companies, advertising and promotional agencies, their employees, directors, officers, agents and representatives from all liability for any damage, injury or loss they may suffer as a result of accepting or using their prize. The winners acknowledge that, upon being notified of the terms and conditions of delivery of their prize, fulfillment of prize-related obligations and services becomes the sole and exclusive responsibility of the various suppliers of products and services. The winners agree to sign a "Declaration Form" to this effect.

7.7. Warranty

The winners acknowledge that the only warranty provided with respect to their prize is the standard manufacturer's warranty. A declaration to this effect will be included in the "Declaration Form."

7.8. Supplier liability

Any entrant selected for a prize acknowledges that, upon taking possession of the prize, fulfillment of prize-related obligations and services becomes the sole and exclusive responsibility of the supplier of the prize or services.

7.9. Limitation of liability – Conduct of the contest

The Contest Organizer, its members, member mutual companies, advertising and promotional agencies, their employees, directors, officers, agents and representatives are not liable for any faulty computer components, software or communication lines, or for any faulty, incomplete, incomprehensible or erased computer or network transmissions that make it difficult or impossible to enter the contest. The Contest Organizer, its members, member mutual companies, advertising and promotional agencies, their employees, directors, officers, agents and representatives also cannot be held liable for any damage or loss that may be caused, directly or indirectly, in whole or in part, by the downloading of any Web page, software, or form, or by the transmission of any information related to entering the contest.

7.10. Limitation of liability – Participation

By entering or attempting to enter this contest, all contest entrants release the Contest Organizer, its member mutual companies, advertising and promotional agencies, their employees, directors, officers, agents and representatives from any liability for any damage they may suffer due to entering or attempting to enter this contest, including any damage to their computer or mobile device.

7.11. Inability to act – Labour dispute

The Contest Organizer, its members, member mutual companies, advertising and promotional agencies, their employees, directors, officers, agents and representatives cannot be held liable, in any way whatsoever, in the event that their inability to act results from an event or situation beyond their control, or from a strike, lockout or any other labour dispute at their establishment or at the establishments of organizations or companies whose services are used to hold this contest.

7.12. Modification

The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this contest, in whole or in part, in the event that an unauthorized human intervention, an error or any other occurrence corrupts or adversely affects the administration, security, impartiality, or conduct of the contest as provided in these rules. In the event that participation in the contest is terminated, in whole or in part, prior to the contest end date, draws may be made, at the discretion of the Contest Organizer, among eligible entries received up to the date of the event resulting in the termination of the contest.

7.13. Prize limit

In no event can the Contest Organizer, its members, its member mutual companies, advertising and promotional agencies, and suppliers of products or services used in connection with this contest, or their employees, directors, officers, agents, and representatives be required to award more prizes than indicated herein or award prizes other than those described herein.

7.14. Authorization

By entering this contest, winners authorize the Contest Organizer and its affiliates, member mutual companies, and their partners and representatives to use their names without compensation of any kind, at their discretion and in any media (including social media). A declaration to this effect will be included in the "Declaration Form."

7.15. Personal information

Personal information collected during the Contest Period will be used solely to administer the contest. No solicitations will be made, or marketing communications sent by any means whatsoever, unless contest entrants have agreed otherwise.

7.16. Decisions of the Contest Organizer

Any decision made by the Contest Organizer or its representatives regarding this contest is final and without appeal.

7.17. Contest rules

These contest rules will be available on the Promutuel Insurance website at https://www.promutuelassurance.ca/en/contests, as well as at the Contest Organizer's head office.