

## **“Have Your Say” CONTEST Rules**

1. The “Have Your Say” contest is held by Groupe Promutuel Fédération de sociétés mutuelles d’assurance générale, (hereinafter the “Contest Organizers”). It runs **from Monday, January 1<sup>st</sup>, 2024, at 12:01 a.m. to Tuesday, December 31, 2024, at 11:59 p.m. EDT (hereinafter the “Contest Period”)**.

### **2. ELIGIBILITY**

This contest is open to all Québec and New Brunswick residents of legal age in their province of residence who receive an email invitation to complete an online questionnaire about their experience with Promutuel Insurance. Only those who receive the email invitation are eligible. Employees, directors, officers, agents, brokers, and representatives of the Contest Organizer and its affiliates or of advertising and promotional agencies or service companies that took part in organizing the contest, as well as any individuals with whom the above-listed persons reside are not eligible.

### **3. HOW TO ENTER**

No purchase required. To enter, eligible entrants must answer the satisfaction questionnaire received by email and return it during the contest period.

By completing and submitting the satisfaction questionnaire, eligible entrants will be automatically entered in the contest and be entitled to one (1) entry, **without any obligation**.

### **4. DESCRIPTION OF PRIZES**

In total, five (5) prizes will be awarded. Each winner will receive \$500 in cash (cheque in Canadian dollars) for a total prize value of \$2,500.

### **5. HOW PRIZES ARE AWARDED**

The five (5) winners will be chosen by random draw from all eligible entries received during the time periods below. The draw will be held at the home of a representative of the Contest Organizer or at the headquarters of the Contest Organizer at 400-2000 boulevard Lebourgneuf, Québec City, Québec, G2K 0B6, at the following dates and times:

- **March 19, 2024, at 2 p.m.**  
For questionnaires received between January 1<sup>st</sup>, 2024, and March 15, 2024, at 11:59 p.m.
- **May 21, 2024, at 2 p.m.**  
For questionnaires received between March 16, 2024, and May 17, 2024, at 11:59 p.m.
- **July 23, 2024, at 2 p.m.**  
For questionnaires received between May 18, 2024, and July 19, 2024, at 11:59 p.m.
- **October 15, 2024, at 2 p.m.**  
For questionnaires received between July 20, 2024, and October 11, 2024, at 11:59 p.m.
- **January 14, 2025, at 2 p.m.**  
For questionnaires received between October 12, 2024, and December 31, 2024, at 11:59 p.m.

The odds of winning depend on the number of eligible entries received at the time of the draw. A single entrant cannot be declared a winner more than once during the contest period.

**6. DECLARATION OF WINNERS AND AWARDING OF PRIZES**

To be declared a winner, selected entrants must:

- 6.1. Be reached by telephone by the Contest Organizer to be notified of the terms and conditions of delivery of the prize within three (3) working days of the draw. If the selected entrant cannot be reached within three (3) business days of the draw, they will be disqualified, and another draw will be held.
  - 6.2. Confirm that they are eligible and meet the other requirements in the rules.
  - 6.3. Correctly answer a mathematical skill-testing question asked over the phone, without assistance and in the time allotted.
  - 6.4. Sign the declaration and release form (hereinafter the "Release Form") sent to them by Promutuel Insurance and return it to the Contest Organizers within ten (10) business days of receipt.
7. If they fail to meet any of the conditions in the paragraph above, or any other condition herein, the selected entrant will be disqualified, and the Contest Organizers may, at their discretion, cancel the prize or draw again until another entrant is selected and declared a winner for that prize.

**GENERAL CONDITIONS**

8. **Verification.** Entries are subject to verification by the Contest Organizers. 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. Decisions by the Contest Organizers to this effect are final and binding.
9. **Noncompliant entries.** The Contest Organizers reserve the right to disqualify any individual or cancel one or more entries by any entrant who enters or attempts to enter the contest by any means that violate these rules or are unfair to other entrants (e.g., exceeding the authorized number of entries, computer hacking, etc.). Such entrants may be reported to the appropriate legal authorities.
10. **Prize acceptance.** All prizes must be accepted as described in the contest rules and cannot be transferred to another person, substituted for another prize, or exchanged in part or in full except as provided in the paragraph below.
11. **Prize substitution.** In the event that, for reasons unrelated to the winners, the Contest Organizers cannot 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 the Organizers' sole discretion, the value of the prize (or portion of the prize) indicated herein in cash.
12. **Prize refusal.** If an entrant randomly selected to receive a prize in accordance with the rules herein refuses to accept a prize, the Contest Organizers are released from any liability toward this person in connection with the prize. In the event of such a refusal, the Contest Organizers may, at their discretion, proceed with a new draw until a new entrant is selected and declared a winner.
13. **Limitation of liability – use of the prize.** All entrants selected for a prize release the Contest Organizer, affiliates, employees, directors, officers, agents, representatives, and suppliers of prizes from any liability for damages that may result from accepting or using the prize. To be declared a winner, and before obtaining their prize, all selected entrants undertake, if required, to sign a release

form to this effect.

- 14. Warranty.** All entrants selected for a prize acknowledge that the only warranty provided with respect to their prize is the standard supplier's warranty. A declaration to this effect will be included in the Release Form.
- 15. Liability of suppliers.** Any person selected for a prize acknowledges that upon being notified of terms and conditions of delivery of the prize, fulfillment of prize-related services becomes the sole and exclusive responsibility of the supplier of the prize or services. A declaration to this effect will be included in the Release Form.
- 16. Limit of liability – Contest operation.** The Contest Organizer, affiliates, employees, directors, officers, agents, and representatives cannot be held liable in any way with respect to any faulty computer component, software, or line of communication for any faulty, incomplete, incomprehensible, or erased computer or network transmission that may make it difficult or impossible for any individual to enter the contest. The Contest Organizer, affiliates, 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.
- 17. Modification.** The Contest Organizers reserve the right, at their sole discretion, to cancel, terminate, modify, or suspend, in whole or in part, this contest should any event, error, or human intervention occur that could corrupt or compromise the administration, security, impartiality, or conduct of the contest as provided for in the contest rules. In no event can the Contest Organizers, their affiliates, 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.
- 18. Inability to act – Labor conflict.** The Contest Organizers, their affiliates, employees, directors, officers, agents, and representatives cannot be held liable in any way whatsoever in the event their inability to act results from an event or circumstance beyond their control, or from a strike, lockout, or any other labor dispute at their establishment or at the establishments of organizations or companies whose services are used to hold this contest.
- 19. Limit of liability – Entry.** By entering or attempting to enter this contest, all contest entrants release the Contest Organizer, affiliates, advertising and promotional agencies, employees, directors, officers, agents, and representatives from any liability for any damages that they may suffer due to entering or attempting to enter the contest.
- 20. Prize limit.** In no event can the Contest Organizer, affiliates, 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.
- 21. Personal information.** Personal information collected during the contest period will be used only for contest administration or to improve customer experience. No solicitations will be made, or marketing communications sent by any means whatsoever, unless contest entrants have agreed otherwise.
- 22. Authorization.** By entering this contest, all winners irrevocably and perpetually authorize the Contest Organizers and their affiliates, partners, and representatives to use their names, photographs, likenesses, statements about the prize, places of residence, and voices without compensation of any

kind, at their discretion and without any limit on the period of use in any media (including social media) worldwide for advertising purposes. A declaration to this effect will be included in the Release Form.

**23. Decisions by the Contest Organizers.** All decisions by the Contest Organizers or their representatives regarding this contest are final.

**24. Entrant identification.** For the purposes of these rules, the entrant is the person whose name and contact information appear as a contact during the transaction in the insurance file and on the randomly drawn entry.

**25. Contest rules.** Full contest rules are available at <https://www.promutuelassurance.ca/en/contests>