

# **“THANK YOU FOR BEING HERE” CONTEST RULES**

## **1. CONTEST PERIOD**

The “**THANK YOU FOR BEING HERE**” contest is held by Groupe Promutuel Fédération de sociétés mutuelles d’assurance générale (hereinafter the “Contest Organizer”). It runs from Tuesday, September 2, 2025, at 9 a.m., to Sunday, September 14, 2025, 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, 2025, an insurance policy issued by a mutual insurance company that is a member of the Promutuel Insurance financial group;
- Have received the email invitation to enter the contest with the link to the entry form or used the link found on the [promutuelinsurance.ca/contests](https://promutuelinsurance.ca/contests) page.

Employees, directors and officers of the Contest Organizer, its member mutual associations 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 is one (1) way to enter the contest: by completing all mandatory fields in the electronic entry form sent by email. This email provides a link to a form hosted on our website but accessible only via the direct link, not through the [promutuelinsurance.ca/contests](https://promutuelinsurance.ca/contests) page.

Entries are limited. Submitting a completed entry form constitutes an entry. Only one entry per eligible person will be accepted during the Contest Period.

## **4. PRIZE**

A total of one (1) prize will be awarded. The winner will receive one (1) gift certificate from La Forfaiterie valued at \$1,500.00.

Total prize value: \$1,500.00.

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

## **5. HOW THE PRIZE IS AWARDED**

The winner will be chosen by random draw from 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 Monday, September 15, 2025, at around noon, in the presence of a witness selected from 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 WINNER**

To be declared the winner, the randomly selected entrant must:

A) Be contacted by telephone or email within three (3) days of the draw to be informed of the terms and conditions of delivery of the 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 time allotted;

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.

The winner will be informed by the Contest Organizer of the terms and conditions of delivery of the prize.

In the event that a selected entrant does not comply with one of the conditions mentioned in the paragraph above, or any other condition set out herein, they will be disqualified, and the Contest Organizer may, at its discretion, cancel the prize or draw again until a new entrant is selected and declared the winner for the 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 otherwise 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 discretion, cancel the prize or proceed with a new draw until an entrant is selected and declared a winner.

#### 7.6. Limitation of liability – use of the prize

The prize winner releases the Contest Organizer, its members, member mutual associations, 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 winner acknowledges that upon being notified of the terms and conditions of delivery of the prize, fulfilment of prize-related obligations and services becomes the sole and

exclusive responsibility of the various suppliers of products and services. The winner agrees to sign a “Declaration Form” to this effect.

#### 7.7. Warranty

The winner of a prize acknowledges 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, fulfilment 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 associations, 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 associations, 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 associations, 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 associations, advertising and promotional agencies, their 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 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 unauthorized human intervention 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, from 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 associations, 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 associations, 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 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.promutuelinsurance.ca/contests> and at the Contest Organizer's head office.