

CONTEST RULES “Have Your Say”

1. CONTEST PERIOD

The “Have Your Say” contest is held by Groupe Promutuel Fédération de sociétés mutuelles d'assurance générale (hereinafter the “Contest Organizer”). It runs **from Thursday, January 1, 2026, at 12:01 a.m., to Thursday, December 31, 2026, at 11:59 p.m. EST** (hereinafter the “Contest Period”).

2. ELIGIBILITY

This contest is open to all Quebec and New Brunswick residents of legal age in their province of residence **at the date of the draw** and who received 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 and officers of the Contest Organizer, its member mutual companies or any other entity forming part of the Contest Organizer, as well as anyone with whom such persons are domiciled are excluded from participating.

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 automatically be entered in the contest and be entitled to one (1) entry, **without any obligation**.

4. PRIZE

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 Lebourgneuf Boulevard, Québec City, Quebec, G2K 0B6, at the following dates and times:

- **March 19, 2026, at 2 p.m.**
For questionnaires received between January 1, 2026, and March 15, 2026, 11:59 p.m.
- **May 21, 2026, at 2 p.m.**
For questionnaires received between March 16, 2026, and May 17, 2026, 11:59 p.m.
- **July 23, 2026, at 2 p.m.**
For questionnaires received between May 18, 2026, and July 19, 2026, 11:59 p.m.
- **October 15, 2026, at 2 p.m.**
For questionnaires received between July 20, 2026, and October 11, 2026, 11:59 p.m.
- **January 14, 2027, at 2 p.m.**
For questionnaires received between October 12, 2026, and December 31, 2026, 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, the entrant selected must:

- A. Be reached by telephone or email within three (3) business 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;
- 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 the declaration and waiver of responsibility form (hereinafter the "Declaration Form") sent to them by Promutuel Insurance and return it to the Contest Organizer within ten (10) business days of receipt.

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

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 Organizer may, at its 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, 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.

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 in the paragraph below.

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 randomly selected person 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 a new entrant is selected and declared a winner.

7.6 Limitation of liability – use of the prize. Any entrant selected for a prize releases the Contest Organizer, its members, member mutual companies, advertising and promotional agencies, their employees, directors, officers, agents, representatives and suppliers of prizes from all liability for

any damage, injury or loss they may suffer as a result of accepting or using their prize. The winner agrees to sign a "Declaration Form" to this effect.

7.7 Warranty. Any entrant selected for a prize acknowledges 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 "Declaration Form."

7.8 Supplier liability. Any entrant selected for a prize acknowledges that upon being notified of terms and conditions of delivery of the prize, fulfilment of prize-related obligations and 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 "Declaration Form."

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 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 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 or to improve the customer experience. 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 are available at <https://www.promutuelassurance.ca/en/contests>.