

**“\$1,000 For Me, \$2,000 For My Community” CONTEST**  
**Contest rules**

1. The “\$1,000 For Me, \$2,000 For My Community” contest” is being organized by Groupe Promutuel Fédération de sociétés mutuelles d’assurance générale (hereinafter the “Contest Organizer”). It runs **from Sunday, January 29, 2017, to Monday, March 5, 2018, at 11:59 p.m. EDT (hereinafter the “Contest Period”)**.

2. **ELIGIBILITY**

This contest is open to all Québec residents age 18 or over. Employees, directors, agents, and representatives of the Contest Organizer, of its member mutual insurance associations, or of any other entity within Groupe Promutuel, of advertising and promotional agencies or service companies that took part in organizing the contest, as well as any individuals with whom such employees, agents, and representatives reside are not eligible.

3. **HOW TO ENTER**

By requesting a quote online, by phone, or in person

By requesting a **quote online, by phone, or in person for a personal insurance product: car, home, or recreational vehicle (motorcycle, ATV, snowmobile, or RV) from a mutual insurance association belonging to Groupe Promutuel or Promutuel Reinsurance**. All applicants who submit compliant, complete quotes will automatically be entitled to enter the contest **without any obligation**.

Entry limit: each complete quote request form by an eligible individual during the Contest Period for an insurance product mentioned above entitles applicants to one (1) entry per product.

No purchase necessary. Eligible individuals may enter by sending a legible, hand-written note with their name, address, and telephone number and a paragraph of at least 250 words describing mutualist values in their region. Entries should be placed in an envelope with sufficient postage and mailed to the following address: “\$1,000 For Me, \$2,000 For My Community” Contest, Groupe Promutuel, 2000 boulevard Lebourgneuf, Suite 400, Québec City, Québec G2K 0B6, to the attention of Sylviane St-Louis. Entries must be mailed and postmarked by March 5, 2018, or will be declared null and void. Limit of one (1) letter per eligible person throughout the Contest Period.

4. **DESCRIPTION OF PRIZES**

Two (2) prizes will be awarded. Each winner will receive a cheque for \$1,000 (in Canadian currency) and the right to designate a charity of their choice to receive a donation of \$2,000 (by cheque in Canadian currency). The designated charity must be registered with the Canada Revenue Agency and have its head office in Québec.

At its sole discretion, the Contest Organizer may overrule the winner’s choice. The organizer’s decision is final. If the Contest Organizer is unable to give the donation to the winner’s designated charity, it reserves the right to present the donation to the registered charity of its choice.

5. **HOW PRIZES ARE AWARDED**

Winners will be chosen by random draw from all eligible entries received during the time periods

below. Draws will be held in the Promutuel Insurance office at 2000 boulevard Lebourgneuf, Québec City, G2K 0B6, at the following dates and times:

- **August 22, 2017, at 2 p.m.** (one winner)  
For entries received between January 29, 2017, and August 6, 2017, 11:59 p.m.
- **March 21, 2018, at 2 p.m.** (one winner)  
For entries received between August 7, 2017, and March 5, 2018, 11:59 p.m.

The same entrant cannot win more than once during the contest.

The odds of winning depend on the number of eligible entries received at the time of the draw.

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

To be declared a winner, selected entrants must:

- 6.1. Be contacted by telephone by the Contest Organizer within three (3) business days of the draw. If the selected entrants 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 over the telephone.
  - 6.4 Sign the declaration and release form (hereinafter "Release Form") sent by the Contest Organizer by mail, email, or in person, at the winner's discretion, and return it to the Contest Organizer within three (3) business days of receipt.
7. Within ten (10) business days of receiving the signed Release Form, the Contest Organizer will notify the winner of the terms for receiving the prize.
  8. Should the selected entrant fail to meet the above-mentioned terms or any other condition herein, he or she will be disqualified. In this case, the Contest Organizer may, at its discretion, cancel the prize and draw again until another entrant is selected and declared a winner.

### **GENERAL CONDITIONS**

9. **Verification.** Entries are subject to verification by the Contest Organizer. All entries or attempted entries that are fraudulent, illegible, incomplete, include an invalid telephone number, received late, or 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.
10. **Noncompliant entries.** The Contest Organizer reserves 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.
11. **Prize acceptance.** All prizes must be accepted as described herein and cannot be transferred to another person, substituted for another prize, or exchanged in part or in full for money except as provided elsewhere in the rules.

- 12. Prize refusal.** If an entrant selected to receive a prize in accordance with the rules herein refuses to accept a prize, the Contest Organizer is released from any liability toward this person in connection with the prize. In this case, the Contest Organizer may, at its discretion, cancel the prize or hold another random draw until another entrant is selected and declared a winner.
- 13. Limitation of liability – use of the prize.** All selected entrants release the Contest Organizer, its members, subsidiaries, suppliers of prizes, and employees, agents, and representatives from any liability for damages, injury, or loss that may result from accepting or using the prize. To be declared a winner, and before obtaining their prize, all selected entrants undertake to sign a release form to this effect.
- 14. Limit of liability – contest operation.** The Contest Organizer, its members, subsidiaries, advertising and promotional agencies, and their employees, agents, and representatives cannot be held liable in any way with respect to any faulty computer component, software, or line of communication, with respect to 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, its members, subsidiaries, advertising and promotional agencies, their employees, 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.
- 15. Modification.** The Contest Organizer reserves the right, at its 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, subject to approval by Régie des alcools, des courses et des jeux du Québec, if applicable. Should participation in the contest need to be terminated in full or in part before the contest end date, the draws can be held, at the Contest Organizer's discretion, from among eligible entries received up to the date of the event that caused the entry period to be closed.
- 16. Inability to act – labour conflict.** The Contest Organizer, its members, subsidiaries, employees, 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 labour dispute at their establishment or at the establishments of organizations or companies whose services are used to hold this contest.
- 17. Limit of liability: entry.** By entering or attempting to enter this contest, all contest entrants release the Contest Organizer, its members, subsidiaries, advertising and promotional agencies, their employees, agents, and representatives from any liability for any damages that they may suffer due to entering or attempting to enter the contest, including damage to an entrant's computer or mobile device.
- 18. Authorization.** By entering this contest, all winners irrevocably and perpetually authorize the Contest Organizer and its member and affiliated associations to use, if necessary, 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 or any other purpose deemed relevant. A declaration to this effect will be included in the Release Form.
- 19. Personal information.** Personal information collected during the Contest Period will be used only for contest administration. No solicitations will be made or marketing communications sent by any means whatsoever, unless contest entrants have agreed otherwise.
- 20. Prize limit.** In no event can the Contest Organizer, its members, subsidiaries, advertising and promotional agencies, suppliers of products or services used in connection with this contest, or their

employees, agents, and representatives be required to award more prizes than indicated herein or award prizes other than those described herein.

- 21. Decisions by the Contest Organizer.** All decisions by the Contest Organizer or its representatives regarding this contest are final and without appeal subject to any ruling by Régie des alcools, des courses et des jeux du Québec on any issue under its jurisdiction.
- 22. Disputes.** Disputes with regard to the conduct or organization of this advertising contest may be submitted to Régie des alcools, des courses et des jeux du Québec for a ruling. Any dispute regarding the awarding of a prize may be submitted to Régie des alcools, des courses et des jeux du Québec for the sole purpose of attempting to reach a settlement.
- 23. Entrant identification.** For the purposes of these rules, the entrant is the person whose name and contact information appear as the applicant on the complete and compliant quote request form used in connection with the random draw and that is the person to whom the prize will be awarded if he or she is selected and declared a winner.