

“Win \$1,000 in Gas” CONTEST
Contest rules

1. CONTEST PERIOD

The “Win \$1,000 in Gas” Contest is being held by Promutuel Insurance Horizon Ouest, a general mutual insurance association (hereinafter the “Contest Organizer”). It runs from Wednesday, June 1, to Wednesday, August 31, 2022, at 11:59 p.m. EST (hereinafter the “Contest Period”).

2. ELIGIBILITY

To be eligible for the contest, you must:

- (i) Reside in the province of Québec
- (ii) Be 18 or older at the time you enter the contest

Employees, officers, directors, agents, and representatives of the Contest Organizer, Groupe Promutuel Fédération de sociétés mutuelles d’assurance générale and its member mutual insurance associations, their subsidiaries, advertising and promotional agencies, suppliers of prizes, materials, or services related to this contest, or any other party directly involved in the holding of this contest, as well as any individuals with whom such employees, directors, agents, and representatives reside, are not eligible.

3. HOW TO ENTER

No purchase required.

Eligible individuals may enter the contest in the following three (3) ways:

3.1. By completing a quote request form for personal insurance online, by phone, or in person

By requesting a quote online, by phone, or in person for a personal insurance product (car, home, motorcycle, ATV, moped, snowmobile, motor home, or trailer) with a damage insurance agent from the Contest Organizer.

A quote from a personal insurance broker is not eligible.

Any eligible person who duly completes a quote request form during the Contest Period will automatically be entitled to enter the contest **with no obligation**.

Entry limit: Each quote request form duly completed by an eligible person during the Contest Period for an insurance product mentioned above qualifies for one (1) entry per product.

3.2. By being an insured member of the Contest Organizer

Insured members are automatically eligible for the draw, i.e., people who hold a personal insurance policy with the Contest Organizer that is in force on August 31, 2022, at 11:59 p.m. EST, with the exception of member-policyholders insured through a personal insurance broker.

Each insurance product held as of the contest closing date qualifies for one (1) entry per product per insured member.

3.3. By sending a handwritten letter to the Contest Organizer

Anyone who wishes to enter without completing a quote request form as described above may enter this contest by legibly handwriting their name, address, and telephone number along with a text of at least 250 words describing the mutualist values in their region on a piece of paper and sending it in an envelope with sufficient postage to:

“Win \$1,000 in Gas” Contest
Promutuel Insurance Horizon Ouest
465 avenue Saint-Charles
Vaudreuil-Dorion, Québec J7V 2N4

Entries must be postmarked no later than August 31, 2022, failing which they will be null and void. Limit of one (1) letter per eligible person during the Contest Period.

4. PRIZE DESCRIPTION

There is one (1) grand prize to be awarded in this contest, which consists of a gift card with a value of one thousand Canadian dollars (\$1,000) from a gas retailer.

Total prize value: \$1,000

The prize is non-refundable and non-transferable, but may be substituted with a cheque in the amount of one thousand Canadian dollars (\$1,000).

5. HOW THE PRIZE WILL BE AWARDED

One (1) winner will be chosen by random draw from among all eligible entries received during the Contest Period. The draw will be held at the Promutuel Insurance Horizon Ouest office at 465 avenue Saint-Charles, Vaudreuil-Dorion, Québec, J7V 2N4, on **September 21, 2022, at 2 p.m.**

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

6. DECLARATION OF THE WINNER AND AWARDING OF THE PRIZE

6.1. To be declared a winner, the selected entrant must:

6.1.1. Be reached by telephone by the Contest Organizer 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;

6.1.2. Confirm that they are eligible and meet the other requirements herein;

6.1.3. Correctly answer, unaided, a time-limited mathematical skill-testing question asked over the phone.

6.2 The winner will be informed of how the prize will be awarded. The prize will be sent to the winner in accordance with the information provided by the Contest Organizer. The winner agrees to provide the Contest Organizer with accurate contact information within five (5) days of being

declared the winner. After such period, the winner will no longer be able to claim the prize. In the event the selected entrant fails to comply with any of the abovementioned terms or any other condition herein, they will be disqualified. In such a case, the Contest Organizer may, at its discretion, cancel the prize or hold a new random draw until a new entrant is selected and declared a winner.

7. GENERAL CONDITIONS

7.1. Verification.

Entries are subject to verification by the Contest Organizer. All entries or attempted entries that are fraudulent, illegible, or incomplete, contain an invalid telephone number, are received late, or otherwise do not comply with the rules will be rejected and will not be eligible for an entry or prize, as applicable. Decisions by the Contest Organizers in this regard are final and binding.

7.2. Noncompliant entries.

The Contest Organizers reserve the right to disqualify any person or cancel one or more entries from any person who enters or attempts to enter this 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 individuals may be reported to the appropriate legal authorities. Decisions by the Contest Organizers in this regard are final and binding.

7.3. Prize acceptance.

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

7.4 Prize substitution.

In the event that, for reasons unrelated to the winners, the Contest Organizer cannot award a prize (or portion of a prize) as described herein, it reserves the right to award a prize (or 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.

If a selected entrant refuses to accept a prize in accordance with the terms herein, the Contest Organizer is released from any obligation related to such prize toward such entrant. In such a case, the Contest Organizer may, at its discretion, cancel the prize or hold a new random draw until a new entrant is selected and declared a winner.

7.6. Limitation of liability: Use of the prize.

All selected entrants release the Contest Organizer, Groupe Promutuel Fédération de sociétés mutuelles d'assurance générale and its member mutual insurance associations, their members, subsidiaries, and advertising and promotion agencies, as well as their employees, officers, directors, agents, or representatives from any liability for any damage, harm, or loss they may incur as a result of accepting or using their prize. The winner acknowledges that upon receipt of the prize or the terms for being awarded the prize, the fulfilment of prize-related obligations becomes the sole and exclusive responsibility of the various suppliers of products and services. The winner undertakes to sign a declaration form to that effect.

7.7. Limit of liability – Contest operation.

The Contest Organizer, Groupe Promutuel Fédération de sociétés mutuelles d'assurance générale and its member mutual insurance associations, their members, subsidiaries, and advertising and promotion agencies, as well as their employees, officers, directors, agents, and representatives may not be held liable in any way for the malfunction of any computer hardware,

software, or communication line or for any transmission that is faulty, incomplete, incomprehensible, or erased by any computer or network and that may limit or prevent someone from entering the contest. The Contest Organizer, Groupe Promutuel Fédération de sociétés mutuelles d'assurance générale and its member mutual insurance associations, their members, subsidiaries, and advertising and promotion agencies, as well as their employees, officers, directors, agents, and representatives may also not be held liable for any loss or damage 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.

7.8. 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 of any occurrence, error, or human intervention that may corrupt or compromise the administration, security, impartiality, or conduct of the contest as provided for herein, subject to approval by Régie des alcools, des courses et des jeux du Québec, if required. In the event that contest entry is terminated in whole or in part prior to the contest closing date, the draws may be held, at the Contest Organizer's discretion, from among eligible entries received up to the date of the event that terminated contest entry, subject to approval by Régie des alcools, des courses et des jeux du Québec, if required.

7.9. Inability to act – Labour dispute.

The Contest Organizer, Groupe Promutuel Fédération de sociétés mutuelles d'assurance générale and its member mutual insurance associations, their members, subsidiaries, and advertising and promotion agencies, as well as their employees, officers, directors, agents, and representatives may not be held liable in any way whatsoever in any case where their inability to act results from a situation 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.

7.10. Limit of liability – Entry.

By entering or attempting to enter this contest, all individuals release the Contest Organizer, Groupe Promutuel Fédération de sociétés mutuelles d'assurance générale and its member mutual insurance associations, their members, subsidiaries, and advertising and promotion agencies, as well as their employees, officers, directors, agents, and representatives from any liability for any damage they may incur as a result of entering or attempting to enter the contest, including any damage to an entrant's computer or mobile device.

7.11. Authorization.

By entering this contest, all winners authorize the Contest Organizer as well as Groupe Promutuel Fédération de sociétés mutuelles d'assurance générale and its member mutual insurance associations to use, if required, their names, photographs, images, statements regarding the prize, places of residence, and voices without compensation of any kind, at their discretion and without any limit as to the period of use in any media used by the Contest Organizer (including social media) worldwide for advertising purposes or any other purpose deemed relevant. A statement to this effect will be included on the release form.

7.12. Personal information.

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

7.13. Prize limit.

In no event may the Contest Organizer, Groupe Promutuel Fédération de sociétés mutuelles d'assurance générale and its member mutual insurance associations, their members, subsidiaries, and advertising and promotion agencies, as well as their employees, officers,

directors, agents, and representatives be required to award more prizes than indicated herein or award prizes otherwise than in accordance with these rules.

7.14. Decisions by the Contest Organizer.

Any decision by the Contest Organizer or its representatives regarding this contest is final and binding, subject to any ruling by Régie des alcools, des courses et des jeux du Québec regarding any matter under its jurisdiction.

7.15. Disputes.

Any dispute regarding the organization or conduct of a promotional 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.

7.16. Severability of subsections.

If any subsection of these rules is declared or ruled illegal, unenforceable, or invalid by a court of competent jurisdiction, that subsection will be considered null and void, but all other subsections not affected will be enforced to the extent permitted by law.

7.17. Text of the rules.

The rules herein will be available on the Promutuel Insurance Horizon Ouest website (<https://www.promutuelassurance.ca/en/horizonouest>) and at its head office.