

“\$5,000 Just for You” Contest
Contest rules

1. The “**\$5,000 Just for You**” Contest is being held by Groupe Promutuel Fédération de sociétés mutuelles d’assurance générale (“Contest Organizer”). It runs from Wednesday, September 29, to December 31, 2021, at 11:59 p.m. EST (“Contest Period”).

2. ELIGIBILITY

To be eligible for the contest, you must be (i) a resident of the province of Québec, and (ii) at least eighteen (18) years old when you enter. Employees, officers, directors, agents, and representatives of the Contest Organizer, of its member mutual insurance associations or of any other entity within Groupe Promutuel, or of advertising and promotional agencies or suppliers of prizes, materials, or services that took part in organizing the contest, as well as any individuals with whom such employees, directors, agents, and representatives reside, are not eligible.

3. HOW TO ENTER

No purchase necessary.

Eligible individuals may enter the contest in the following three ways:

3.1. Via the online entry form

By completing all mandatory fields of the contest entry form on the Promutuel Insurance website (promutuelassurance.ca/contests/2021/win5000). Sending in the completed form enters the person. To complete the form, the eligible individual must complete all mandatory fields, including the renewal date of one of entrant’s insurance policies.

Entry limit: One (1) entry per eligible individual.

3.2. By requesting a quote, either online, by phone, or in person

By requesting a **quote online, by phone, or in person for a personal insurance product (a car, a home, or a recreational vehicle such as a motorcycle, ATV, snowmobile, or trailer) from a mutual insurance association belonging to Groupe Promutuel or Promutuel Reinsurance**. Any eligible person who duly completes a request for a quote will automatically be entitled to enter the contest **with no obligation**.

Entry limit: Each duly completed request submitted by an eligible individual during the Contest Period for an insurance product mentioned above qualifies for three (3) entries per product.

3.3. By being insured with mutual insurance associations that are members of the Contest Organizer.

Insureds are automatically eligible for the draw, i.e., people who hold a personal insurance policy with a mutual insurance association belonging to the Contest Organizer. The policy must be in force on December 31, 2021, at 11:59 p.m. EST.

Each insurance product held by a person on the contest closing date qualifies for three (3) entries per product per insured.

4. PRIZE DESCRIPTION

There is one (1) grand prize to be awarded in this contest, which consists in a cheque for five thousand dollars (\$5,000) in Canadian dollars.

5. HOW PRIZES ARE AWARDED

One (1) winner will be chosen by a random draw from among all eligible entries received during the Contest Period. The draw will be held at the Promutuel Insurance office at 2000 boulevard Lebourgneuf, Québec City, Québec, G2K 0B6, or at the residence of a representative of the Contest Organizer on the following date and time:

- **January 12, 2022, at 2 p.m.**

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

6. DECLARATION OF WINNER AND AWARDING OF 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 in the rules.

6.1.3. Correctly answer a mathematical skill-testing question asked over the phone, without assistance and in the time allotted.

6.2. The winner will be told how to claim his or her prize. The prize will be sent to the winner in accordance with 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 a winner. After three (3) days, the winner will no longer be able to claim his or her prize. In the event that the selected entrant should fail to meet the above-mentioned terms or any other condition herein, they will be disqualified. If that occurs, the Contest Organizer will draw another entrant to select and declare the 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, incomplete, include an invalid telephone number, are received late, or are otherwise not in compliance with the rules will be rejected and will not be entered in the draw or win a prize.
- 7.2. 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. Decisions by the Contest Organizers to this effect are final and binding.
- 7.3. Prize acceptance.** All prizes must be accepted as described in these rules and may not be transferred to another person or substituted for another prize.
- 7.4. Prize refusal.** If an entrant selected to receive a prize in accordance with the rules herein refuses to accept the prize, the Contest Organizer is released from any liability toward this person in connection with the prize. If that occurs, the Contest Organizer will draw another entrant to select and declare the winner.
- 7.5. Limitation of liability for use of the prize.** All selected entrants release the Contest Organizer and its members, subsidiaries, advertising and promotional agencies, and suppliers of prizes and their employees, officers, directors, agents, and representatives from any liability for damages, injury, or loss that may result from accepting or using the prize. The winner acknowledges that on receipt of the prize or the terms for being awarded the prize, the fulfilment of prize-related obligations becomes the full and sole responsibility of the various suppliers of products and services. The winner undertakes to sign a declaration form to that effect.
- 7.6. Limit of liability for contest operation.** The Contest Organizer and its members, subsidiaries, and advertising and promotional agencies and their employees, agents, officers, directors, and representatives cannot be held liable in any way with respect to any faulty computer component, software, or line of communication, or 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 and its members, subsidiaries, and advertising and promotional agencies and their employees, officers, directors, 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.
- 7.7. 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 these contest rules, subject to approval by Régie des alcools, des courses et des jeux du Québec if required. Should the contest entry period 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 terminated, subject to approval by Régie des alcools, des courses et des jeux du Québec if required.

7.8. Inability to act due to labour conflict. The Contest Organizer and its members and subsidiaries, its advertising and promotional agencies, and their employees, officers, directors, 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.

7.9. Limit of liability respecting entries. By entering or attempting to enter this contest, all contest entrants release the Contest Organizer and its members, subsidiaries, and advertising and promotional agencies and their employees, officers, directors, 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.

Authorization. By entering this contest, all winners authorize the Contest Organizer and its members and affiliates 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 used by the Contest Organizer (including social media) worldwide for advertising purposes or any other purpose deemed relevant.

7.10. 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.

7.11. Prize limit. In no event can the Contest Organizer or its members, subsidiaries, advertising and promotional agencies, or suppliers of products or services used in connection with this contest, or their employees, officers, directors, agents, or representatives be required to award more prizes than indicated herein or award prizes other than those described herein.

7.12. Decisions by the Contest Organizer. All decisions by the Contest Organizers or their representatives regarding this contest are final and binding, subject to any ruling by Régie des alcools, des courses et des jeux du Québec on any issue under its jurisdiction.

7.13. Disputes. Disputes 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.

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

Text of the rules. These rules will be available on the Promutuel Insurance website (promutuelassurance.ca/contests/2021/win5000) and at head office.