

## Contest Rules and Regulations

### Want to Travel? Get a quote today! 2018 (the "Contest")

#### Contest

This Contest is held and sponsored by HB Group Insurance Management Ltd. (the "**Sponsor**"), administrator of The Co-operators Group Auto and Home Insurance Plan<sup>1</sup>. The Contest runs from August 20, 2018, to September 30, 2018 closing at 11:59 p.m., Eastern Standard Time (EST) (the "**Contest Period**").

#### Exclusivity

The prize draw is open exclusively to members and retired members of Canadore (the "**Organization**") who meet the eligibility criteria set out below, and who are eligible for Home or Auto insurance under The Co-operators Group Auto and Home Insurance Plan.

#### Prize

One (1) prize of \$2,500 CDN will be awarded in the form of a travel voucher for Flight Centre.

#### Eligibility requirements and prize details

To participate in this Contest and be eligible for the grand prize draw, entrants must:

1. Reside in the province of Ontario;
2. Have reached the age of majority in their province/territory of residence at the time of entry;
3. Be a member or retired member of the Organization who is part of the Group Auto and Home Insurance Plan with the Sponsor, as of August 20, 2018;
4. Be eligible for the Home or Auto insurance administered by the Sponsor; and
5. Have obtained a Home or Auto insurance quote from the Sponsor by calling 1-800-387-1963 during the Contest Period.

No entry form or purchase required to enter the Contest. Limit one Contest entry per home insurance quote per person and one Contest entry per auto insurance quote per person.

The Sponsor and its directors, officers, representatives, agents, and employees, or those of any other entity that is part of The Co-operators Group Limited or its subsidiaries, affiliates, advertising and promotion agencies, involved partners, prize, material and service providers for this Contest or other parties directly involved in this Contest, distributors authorized by The Co-operators or an insurer of The Co-operators Group Limited, as well as the immediate family members of the aforementioned individuals (for the purpose of this Contest, immediate family members include the children, brothers and sisters, mother, father, legal or common-law spouse, and all individuals residing with said employees, representatives and agents), are not eligible to enter.

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<sup>1</sup> The insurance is underwritten and offered by COSECO Insurance Company.

### **Details of the draw**

1. The winner will be selected from all eligible entries by means of one (1) draw held at the offices of the Sponsor, located at 5600 Cancross Court, Mississauga, ON L5R 3R9, on October 9, 2018 at 10:00 a.m. EST.
2. Odds of winning depend on the number of quote requests received by the Sponsor during the Contest Period.
3. To claim the prize, the winner must meet the eligibility requirements detailed above and:
  - Be reached by phone within ten (10) business days following the date of the draw;
  - Correctly answer a timed mathematical skill-testing question asked by phone;
  - Accept the prize as is;
  - Consent to the use of his or her name, place of residence, photograph, and voice in any contest-related advertising, without compensation;
  - Sign a declaration and release of liability form pursuant to the conditions set forth by the Sponsor, if requested to do so, and return it within ten (10) business days of receipt by email or mail.

Failure to do so will result in the Sponsor selecting another winner. The subsequent draw will also be held in the manner described in these Contest rules, with the exception of the date, which cannot be the same.

4. A contest entrant is defined as someone whose name appears on an eligible insurance quote. If two (2) people have jointly requested a quote, the individual who is an employee, member or retired employee of the Organization and has a group [marketing]? plan with the Sponsor must solve the mathematical skill-testing question, and the prize shall be awarded in that person's name only.
5. Within ten (10) business days of being reached by phone, the winner shall receive a letter confirming that he or she has been declared the winner, and a declaration and release of liability form.
6. Within ten (10) business days of the organizers receiving the winners duly completed prize confirmation form and declaration and release of liability form, the Contest organizers shall contact the winner with information on how to claim the prize.
7. The prize is not transferable, either to another person or to the winner's successors or heirs; nor is the prize redeemable for cash or exchangeable. No substitutions are allowed.

### **Conditions applying to the travel credit**

1. The winner agrees that, upon receipt of the travel voucher redeemable at any Flight Centre location, the obligations related to the travel credit become the sole and exclusive responsibility of the travel agency, and the winner shall release the Sponsor and the companies of The Co-operators Group Limited, as well as their members, subsidiaries, employees, agents or

representatives, of all liability in connection with any damage, harm or loss he or she may incur as a result of accepting or using the prize. The Sponsor assumes no liability whatsoever if the travel agency fails to meet its obligations (e.g., as a result of a closure or bankruptcy).

2. By accepting the travel voucher, the winner agrees that the Sponsor and the companies of The Co-operators Group Limited, as well as their members, subsidiaries, employees, agents or representatives, shall not be responsible for any travel-related insurance, availability, fees, or other elements related to travel or to products purchased from the chosen travel agency. In the event that the winner is unable to claim the prize as is, no compensation or substitution shall be allowed. If the price of the reserved travel exceeds the value of the travel voucher, the winner must pay the difference.
3. If, for any reason, the prize is not used, in whole or in part, the Sponsor shall not pay or be responsible in any way for any compensation to the winner.

### **General conditions**

1. The Sponsor reserves the right to change the Contest conditions or terminate the Contest at any time, without notice.
2. The Sponsor reserves the right to disqualify any entrant or cancel any entry that does not comply with these Contest rules.
3. The Sponsor and the companies of The Co-operators Group Limited, as well as their member companies may not be held liable for lost, misdirected, or late entries, or for any failure, for any reason whatsoever, that may affect the availability or operation of the website or of any telecommunications systems and networks for the duration of this Contest.
4. By entering this Contest, all entrants release and hold harmless the Sponsor and the companies of The Co-operators Group Limited as well as their member companies of all liability and damage that could result from said entry or from the acceptance or use of the prize if a person is declared the winner.
5. The Sponsor and the companies of The Co-operators Group Limited as well as their member companies disclaim all responsibility in case of loss or theft of the prize.
6. The Contest is subject to all applicable laws.