



Official Full Rules and Regulations of the Co-operators Go Paperless Cash Giveaway Contest – 2017 (the “Contest”)

Contest Sponsor: The Contest sponsor is Co-operators General Insurance Company (“Co-Operators”).

APPLE, INC. IS NOT A PARTICIPANT IN OR SPONSOR OF THIS CONTEST. THE PRIZES FOR THIS CONTEST ARE NOT APPLE PRODUCTS, NOR ARE THEY RELATED TO APPLE, INC. IN ANY WAY. CO-OPERATORS BEARS ALL RESPONSIBILITY FOR ORGANIZING THE CONTEST AND DISTRIBUTING THE PRIZES.

HOW TO ENTER the Contest:

- 1. NO PURCHASE NECESSARY.** To be eligible to win, the entrant must have signed up for paperless in their online services account during the promotional period from **July 1, 2017 at 12:01 a.m. (E.S.T.) to December 31, 2017 at 11:59 p.m. (E.S.T.)** (the “Contest Period”).

Beginning **July 1, 2017 at 12:01 a.m. (E.S.T.)**, when you sign up for paperless, you will be automatically entered into a contest for a chance to win one (1) of six (6) monthly prizes of one thousand dollars (\$1,000.00). Only one entry per household is permitted. Multiple entries from the same household or person are void.

No Purchase Method of Entries: To enter into the Contest without signing up for an online services account and selecting the paperless option, submit your hand-printed name, address, city, province or territory, postal code, telephone number, email address, and a unique and original 50-word or more handwritten essay on "How you are being proactive to reduce paper in your home", and mail in a postage stamped envelope to: Co-Operators “Go Paperless Contest” Contest, c/o Marketing Programs, P.O. Box 5065, 151 North Service Road Burlington, ON L7R 4C2. Limit of one (1) unique, mail-in, entry per person during the Contest Period. All no purchase entries must be postmarked by the last day of the Contest. No mechanical reproductions permitted. All entries become the property of Co-operators and will not be returned or acknowledged.

- 2.** Co-operators is not responsible for lost, late, stolen, misdirected, mutilated or illegible entries. All entries become the property of Co-operators, which assumes no responsibility for lost, stolen, delayed, damaged or misdirected entries or for any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, access providers, computer equipment, software, failure of any entry to be received by Co-

operators on account of technical problems, or any combination thereof including any injury or damage to an entrant's or any other person's computer related to or resulting from playing or downloading any material in the promotion. Co-operators reserves the right in its sole discretion to cancel or suspend this Contest should a cause beyond the reasonable control of Co-operators corrupt the security or proper administration of the Contest. Entries are subject to verification and will be declared invalid if they are illegible, mechanically reproduced, mutilated, forged, falsified, altered or tampered with in any way. Entrants agree to abide by the Contest Rules and the decisions of Co-operators, which are final. Co-operators reserves the right at its sole discretion to disqualify any individual who tampers with or attempts to tamper with the entry process. CAUTION: ANY ATTEMPT BY AN ENTRANT TO UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT PERMITTED BY LAW INCLUDING CRIMINAL PROSECUTION.

3. The Contest is open to all legal residents of Canada who have reached the age of majority in their province or territory of residence except: employees (and persons with whom they are domiciled) of Co-operators; its advertising and promotional agencies; its independent insurance Advisors and the staff of those Advisors; or persons domiciled with Advisors or their staff. This Contest is subject to all applicable Federal, Provincial and Municipal laws and regulations. Void where prohibited by law. Co-operators shall not be held responsible for any accident, negligence, printing, administrative or other errors that may arise or occur in connection with the Contest. Co-operators reserves the right to modify, amend or terminate this Contest with no obligation or liability, subject to applicable law.
4. Prizes must be accepted as awarded, are non-refundable and non-transferable. Co-operators reserves the right to substitute a prize of equal or greater value. No correspondence will be entered into except with the selected entrants. By entering this Contest, the entrants consent to the use of their name, city of residence, video image, and photograph in any related publicity or Internet posting without compensation or notification.
5. **MONTHLY PRIZES:** \$1,000 will be awarded each month from July 2017 to December 2017 to one (1) winner per month. Prize is not transferable.
6. **THE DRAW:** A random draw selecting one (1) contest winner will be made by Co-operators on or about 2:00 p.m. on the following dates in Guelph, Ontario from all eligible entries:
 - August 3, 2017 (July draw)
 - September 5, 2017 (August draw)
 - October 4, 2017 (September draw)
 - November 3, 2017 (October draw)
 - December 5, 2017 (November draw)
 - January 10, 2018 (December draw)

Six (6) people/entrants will be declared the winners for the entire Contest Period.
Maximum one prize per person.

If selected entrants cannot be contacted by telephone or registered letter within fourteen (14) business days of the official draw date, an alternate selected entrant will be drawn.

7. The contacted selected entrant will be required to correctly answer, unaided, time limited, mathematical skill testing question before being declared a winner.
8. The winner agrees to sign Co-operators standard declaration and release form confirming compliance with the Contest Rules and regulations and waiving any liability of Co-operators, its partners, directors, officers, employees, Advisors (including its independent insurance Advisors) or any affiliates with regard to injury, accident or loss or damage of any kind arising out of participation in this promotion or acceptance of a prize as awarded.

General

9. The odds of winning will depend upon the total number of eligible entries received during the Contest Period.
10. For residents of Québec, any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the board only for the purpose of helping the parties reach a settlement.
11. Except as otherwise set out in these Contest Rules, Personal information will only be collected, used and disclosed by Co-operators and their respective designees for the purpose of administering the Contest in accordance with these Contest Rules. By entering this Contest, each entrant expressly consents to Co-operators, its agents and representatives collecting, storing, sharing and using the personal information submitted during registration for the purposes disclosed in these Contest Rules and for the purpose of administering the Contest and in accordance with The Co-operator's Privacy Policy (available at <http://www.cooperators.ca/en/PublicPages/Privacy.aspx>), unless the entrant otherwise agrees.