



CONTEST RULES

"Mon moment précieux Co-operators" contest

DURATION OF THE CONTEST

The "**Mon moment précieux Co-operators**" contest is organized by Co-operators General Insurance Company (hereinafter, the "Organizer") and will be held from October 3, 2016 (00:01 a.m. EDT), to October 31, 2016 (11:59 p.m. EDT) (hereinafter, the "Contest Period").

ELIGIBILITY

This contest is open to legal Quebec residents of adult age (18 years), hereinafter, "Eligible Persons." Excluded from the contest are :

- a) the employees, managers, directors, representatives and agents of the Organizer and its subsidiaries, affiliates and members of their immediate families (for purposes hereof, the immediate family includes brothers, sisters, children, father and mother), legal or common-law spouses, and any persons domiciled in their households; and
- b) advertising and promotion agencies, the partners involved, providers of prizes, materials and services associated with this contest, and any other stakeholder directly tied to the holding of this contest by the Organizer;

HOW TO ENTER

To enter the Contest, eligible persons must share a photo they have taken and to which they hold the copyright. The photo should reflect a moment that was precious to them (for example, a landscape, an inspiring spot, an activity or a celebration) bearing the hashtag #momentcoop on their public Instagram account. Contest entries are deemed received by the Organizer as soon as the photo with hashtag #momentcoop is shared. Once they have done this, eligible persons are automatically entered in the Contest.

In order to be eligible, the photos must meet all of the following technical criteria:

- They must feature a blue item or be shot through a blue filter.
- Minimum resolution of 72 dpi (dots per inch).
- Minimum size of 640 pixels by 640 pixels.

Eligible persons also undertake not to post photos that are in bad taste or obscene, or on which anyone who has not given consent can be recognized.

By taking part in the Contest, eligible persons selected as finalists and the eventual winner give their consent to have their photos posted on internet and social media platforms used by the Organizer, its subsidiaries and affiliates, it being understood the Organizer will do so for the sole purposes of the Contest.

Winners also agree to have their photos used as a title photo on the Facebook page of the Organizer, its subsidiaries or affiliates, or on any other promotional element created in the social media.

The Organizer may, at its entire discretion, decide to disqualify any entry not meeting the requirements of this Contest or reflecting its values.

Contest entry limit. Subject to any stipulations otherwise in these rules and hereinafter, there are no limits as to the number of entries permitted during the Contest period. However, each photo entered by an eligible person will have to be different, and always in keeping with the theme of the "Mon moment précieux Co-operators" contest. By submitting more than one eligible photo, eligible persons increase their chances of being selected as finalists.

PRIZE

The winner will be awarded a cash prize of \$5,000.

WINNER SELECTION

Every week, each of the three (3) Organizer employees acting as judges on the panel will select one (1) finalist photo among all photos entered by eligible entrants, for a total of four (4) finalists. The names of the finalists will be announced on the Organizer's Instagram and Facebook accounts.

- Tuesday, October 11: First finalist photo announced.
- Tuesday, October 18: Second finalist photo announced.
- Tuesday, October 25: Third finalist photo announced.
- Tuesday, November 1: Fourth finalist photo announced.

The judges will choose the photos based on their preference, on the artistic quality in terms of framing, originality and handling of light, on compliance with the theme of the Contest, and on the presence of a blue element or use of a blue filter.

The grand prize winner will be selected among the four (4) finalist photos on November 10, 2016. The judges will determine the winner based on their preference, on the artistic quality in terms of framing, originality and handling of light, on compliance with the theme of the Contest, and on the presence of a blue element or use of a blue filter. The name of the winner will be announced on November 11, 2016 via the Organizer's French-language Facebook account (www.facebook.com/coopasf) and Instagram account (www.instagram.com/cooperators.assurance).

Odds of winning depend on the number of eligible photo entries received during the Contest Period.

GENERAL CONDITIONS

1. In order to be declared the winner, the eligible entrant selected among the finalists by the judges will have to meet all of the following conditions:
 - Being notified by the Organizer, via the "Comments" section of its Instagram account, of which photo is the winner, and contacting the Organizer within two (2) business days of the notification posted by the Organizer via Instagram;
 - Confirming that he or she meets the eligibility requirements and other conditions of these rules (a photo ID may be required);
 - Signing the declaration form authorizing use of the photo as per these rules and waiving liability (the "Declaration Form") and emailing it back to the Organizer within two (2) business days of receipt. This form will be emailed by the Organizer.

Failure to meet any of the aforementioned conditions or any other condition stipulated herein will result in the disqualification of the eligible entrant. In such a case, the Organizer may, at its discretion, cancel the prize or continue selecting entrants until a new winner is found. The same conditions, adapted as warranted, shall then remain applicable.

2. **Awarding of the prize.** Within fifteen (15) days of receiving the Declaration Form, the Organizer will forward a letter to the winner informing him or her of the terms and conditions for taking possession of the prize. Should an eligible entrant selected for a prize decide to refuse it, the Organizer shall be released from any obligation regarding the awarding of this prize and may then, at its discretion, either cancel the prize or proceed with a new draw in the same manner as that described above.

3. **Audit.** The photos entered and the Declaration Forms are subject to an audit by the Organizer. Any photo entered or Declaration Form submitted which is incomplete, inaccurate, illegible, manually or mechanically reproduced, mutilated, fraudulent, obtained from an unauthorized source, or entered or forwarded late, or which contains an invalid or otherwise non-compliant telephone number may be rejected and denied a right to entry or to a prize, as the case may be.
4. **Disqualification.** Any person entering this contest or attempting to enter it via a method contravening these rules or which may be unfair to other entrants (via identity theft, for example) shall automatically be disqualified and may even be referred to legal authorities of competent jurisdiction.
5. **Contest execution.** Any attempt to tamper with the legitimate execution of the Contest is a violation of civil and criminal legislation. If such attempts were discovered, the Organizer reserves the right to deny the participant's entries and seek redress under the law.
6. **Acceptance of the prize.** The prize must be accepted as it is described herein and may in no case be partially or totally transferred to another person or substituted with another prize, subject to any other stipulations found in the entry rules.
7. **Liability limit.** If the Organizer cannot award the prize as it is described herein, it reserves the right to award a prize of equal nature and value or, at its entire discretion, the cash value of the prize indicated herein.
8. **Liability limit – Use of the prize.** By taking part in this Contest, any entrant selected for a prize releases the Organizer and any persons for whose benefit this Contest is held from any damages, detriment or loss such entrant may sustain as a result of accepting or using the prize. Each winner undertakes to sign a Declaration and Liability Release form to that effect.
9. **Liability limit – Contest process.** The Organizer and the persons for whose benefit this Contest is held shall assume no liability for the improper functioning of any electronic component, software application or other line of communication, including the Organizer's Instagram account, applications or social networks, with respect to the loss or absence of network communications or to any transmission that is inadequate, incomplete, incomprehensible or erased by the computer or any network and which could limit or preclude the possibility of any person being able to read the Contest entry rules.
They also assume no liability for any damage or loss that may be directly or indirectly

caused in whole or in part by the downloading of any web page or any software or other application, or by the transmission of any information regarding participation in the Contest. More particularly, if the administration, security, fairness, integrity or execution of the Contest is corrupted or seriously affected, notably as a result of viruses, bugs, alterations, unauthorized operations, fraud or technical breakdowns, or any other cause, the Organizer reserves the right to cancel, amend, extend or suspend the Contest without any advance notice, subject to the approval of Quebec's gaming commission, the *Régie des alcools des courses et des jeux* (RACJ).

10. **Liability limit – Entries.** The Organizer and the persons for whose benefit this Contest is held shall not be liable for any failure, for any reason whatsoever, of the website during the Contest Period, including any damage to an entrant's computer or mobile telephone.
11. **Liability limit – Circumstances beyond the Organizer's control.** The Organizer and the persons for whose benefit this Contest is held shall assume no liability of any sort in any cases in which their inability to act may result in a condition or situation that is independent of their control, or of a strike, lock-out or any other labour conflict in the establishments or agencies whose services are used to hold this Contest.
12. **Liability limit – Facebook and Instagram.** All entrants acknowledge and accept that the Facebook and Instagram sites are not the property of the Organizer, nor are they operated by the Organizer, but they nonetheless recognize that they are subject to Facebook and Instagram's conditions of use. Facebook and Instagram are not associated with the Contest and are not sponsoring it in any way. They may not be held responsible for any liability in this respect.
13. **Contest amendments.** The Organizer reserves the right, at its entire discretion, to cancel, terminate, amend or suspend this Contest in whole or in part if it becomes apparent that some event or human intervention is likely to alter or influence the administration, security, impartiality or execution of the Contest as provided herein, all subject to the approval of the RACJ, as warranted. They may not be held responsible for any liability.
14. **Termination of participation in the Contest.** Should the Organizer's involvement in this Contest need to be partly or totally terminated for any reason whatsoever before the date scheduled herein, the selection of the winner may be carried out at the discretion of the Contest Organizer's panel of judges among the duly registered entries received up until the date of the event that brought the Organizer's participation to an end.

15. **Prize limit.** In no event may the Organizer be required to award more prizes than stipulated in these rules or award prizes other than as stipulated herein.
16. **Liability limit – Entry in the Contest.** By taking part in or attempting to enter this Contest, any entrant releases the Organizer and any persons for whose benefit this Contest is held from any liability such entrant may sustain as a result of taking part in or attempting to enter this Contest.
17. **Authorization.** By taking part in this Contest, entrants selected for a prize authorize the Organizer and its representatives to use their name, photograph, image, voice, prize description, place of residence and/or any statement regarding the prize for advertising purposes as the Organizer sees fit and without any other form of compensation.
18. **Communication with entrants.** No communication or correspondence will be exchanged with Contest entrants under the conditions of this Contest otherwise than in compliance with these rules or at the Organizer's initiative.
19. **Personal information.** Any personal information gathered about entrants will be used solely for purposes of the Contest. No communication, of a commercial or other nature, not related to this Contest will be forwarded to entrants unless they have agreed otherwise.
20. **Ownership.** The Declaration Forms shall become the property of the Organizer and will not be returned to entrants under any circumstances.
21. **Decisions by Contest judges.** Any decision by the Organizer's judges regarding this Contest shall be final and without appeal, subject to any decision taken by the RCAJ regarding any issue within its jurisdiction.
22. **Severability of paragraphs.** If any one paragraph of these rules is declared or deemed to be illegal, unenforceable or null by a court of competent jurisdiction, such paragraph will be considered null and void. However, all other paragraphs that are not affected will remain applicable within the limits of the law.
23. These rules can be seen on the following website: momentcoop.ca
24. In the event of discrepancy between the French and English versions of these rules, the French version shall prevail.
25. Any dispute as to the execution or organization of a promotional contest can be submitted to the RACJ for adjudication. Any dispute respecting the awarding of a prize may be submitted to the RACJ, but only for the purpose of helping the parties reach a settlement.

26. This Contest is subject to all applicable legislation.