



## The Co-operators 2017 \$15,000 Call, Click or Come In National Quote Contest

**THIS CONTEST IS OPEN TO CANADIAN RESIDENTS ONLY AND IS GOVERNED BY CANADIAN LAW.**

### 1. CONTEST PERIOD:

The Co-operators \$15,000 Call, Click or Come In 2017 National Quote Contest (the “Contest”) begins on May 1, 2017 at 8:00:01 a.m. Eastern Time (“ET”) and ends on April 30, 2018 at 11:59:59 p.m. ET (the “Contest Period”).

### 2. ELIGIBILITY:

Contest is open to all legal residents of Canada who have reached the age of majority in their province/territory of residence at the time of entry, except employees, representatives or advisors (and their immediate family members - defined as parents, siblings, children and spouses, regardless of where they live and/or those living in the same household of each whether or not related) of **The Co-operators Group Limited** (the “Sponsor”), its related, affiliated and subsidiary corporations including (without limitation) Co-operators General Insurance Company, Co-operators Life Insurance Company, COSECO Insurance Company, HB Group Insurance Management Limited, Federated Agencies Limited, Co-operators Financial Services Limited and Sovereign General Insurance Company, prize suppliers, advertising/promotion agencies and the Independent Contest Organization (collectively, the “Contest Parties”). By participating in this Contest, you agree to be legally bound by the terms and conditions of these Official Rules and Regulations (the “Rules”).

### 3. HOW TO ENTER:

**NO PURCHASE NECESSARY.**

#### **Quotation Entry Method:**

#### **For persons who are not existing customers of Sponsor or one of the Contest Parties:**

To enter, call our Contact Centre at 1-855-687-1684 or one of The Co-operators Financial Advisors, visit [www.cooperators.ca](http://www.cooperators.ca) or drop by one of our local offices to obtain a free, no-obligation auto, home, life or travel insurance quotation (the “Quotation(s)/Quote(s)”) and you will be offered the opportunity to enter (the “Quote Entry/Entries”) into our contest. Quotes requested via the internet are only considered completed when the appropriate information is filled out and must be submitted during the Contest Period. Entrants will receive one (1) Quote Entry into the random draw (see Rule 5) for each eligible and completed Quote request received during the Contest Period.

#### **For Persons who are existing customers of the Sponsor or one of the Contest Parties:**

To enter, existing customers must obtain a free, no-obligation Quote for a type of insurance that you do not currently have with the Sponsor or one of the Contest Parties (the “New Insurance”). Existing customers who get a Quote for such New Insurance will be given the opportunity to enter into our contest. Quotes requested via the internet are only considered completed when the appropriate information is filled out and must be submitted during the Contest Period. Entrants will receive one (1) Quote Entry into the random draw (see Rule 5) for each eligible and completed Quote request received during the Contest Period.

Not all products available in all provinces.

**Essay Entry Method:** To enter the Contest without completing a Quotation request as outlined above, entrants must print their full name, mailing address and valid telephone number and mail the request in a separate envelope with sufficient postage, along with a unique and handwritten 500 word or more essay on “Insurance Protection” to The Co-operators 2017 \$15,000 Call, Click or Come In National Quote Contest, 130 Macdonell St. Guelph, Ontario N1H 6P8 (The “**Essay Entry/Entries**”). Essay Entries must be postmarked no later than April 30, 2018 and received no later than May 11, 2018. All eligible Essay Entries received by May 11, 2018 will be entered into the random draw (see Rule 5).

Quotation Entries and Essay Entries collectively hereinafter referred to as “**Entry/Entries**”. All Entries must be received by 11:59:59 p.m. ET April 30, 2018 (the “**Contest Close Date**”). Limit of four (4) Entries per person, less any Entries for types of insurance that person already has with the Sponsor or one of the Contest Parties, regardless of method of entry, permitted during the Contest Period. For greater certainty, you can only use one name and address to enter the Contest. If it is discovered that an entrant has attempted to: (i) obtain more than four (4) Entries, regardless of entry method per person during the Contest Period; or (ii) use (or attempt to use) multiple names, identities and/or more than one address to enter the Contest; then (in the sole and absolute discretion of the Sponsor) he/she may be disqualified from the Contest and all of his/her Entries are subject to disqualification. Use of any automated, script, macro, robotic or other program(s) to enter is prohibited and will automatically result in disqualification. Sponsor will not be responsible for late, lost or destroyed entries. All eligible Entries received during the Contest Period in accordance with these Rules will be entered into the random prize draw (see Rule 5).

#### 4. THE PRIZE:

There will be one (1) prize available to be won consisting of Fifteen Thousand Dollars (**\$15,000.00 CDN**) (the “**Prize**”). Prize must be accepted as awarded.

#### 5. RANDOM PRIZE DRAW AND WINNER SELECTION:

On **May 18, 2018** (the “**Draw Date**”) in **Guelph, ON** at **12:00** p.m. ET, one (1) eligible entrant will be selected by random draw, by Promotional Elements Inc. personnel (the “**Contest Administrator**”), from among all eligible Entries received during the Contest Period. The odds of winning depend on the number of eligible Entries received during the Contest Period.

The Sponsor or Contest Administrator will make a maximum of three (3) attempts to contact each selected entrant by telephone or email (using the information provided on the Entry Form) within ten (10) business days of the Draw Date. If a selected entrant cannot be contacted within three (3) attempts or ten (10) business days of the Draw Date (whichever occurs first), or if there is a return of any notification as undeliverable; then he/she will be disqualified (and will forfeit all rights to the Prize) and the Sponsor reserves the right, in its sole and absolute discretion, to randomly select an alternate eligible entrant from among the remaining eligible Entries (in which case the foregoing provisions of this section shall apply to such new selected entrant).

Before being declared a confirmed winner, each selected entrant will be required to: (a) correctly answer a mathematical skill-testing question without mechanical or other aid; (b) supply proof of age and residency by providing a photocopy of one (1) piece of Canadian issued Government photo identification (including date of birth); and (c) sign and return within ten (10) business days of notification the Sponsor’s declaration and release form, which (among other things): (i) confirms compliance with these Rules; (ii) acknowledges acceptance of the Prize as awarded; (iii) releases the Releasees from any and all liability in connection with this Contest, his/her participation therein and the awarding and use/misuse of the Prize or any portion thereof; and (iv) agrees to the publication, reproduction and other use of

his/her name, address, voice, statements about the Contest and photograph or other likeness without further notice or compensation, in any publicity or advertisement carried out by or on behalf of the Sponsor in any manner whatsoever, including print, broadcast and the internet. If a selected entrant: (a) fails to correctly answer the skill-testing question; (b) fails to return the properly executed Contest documents referred to in the above (i)-(iv) within the specified time; or (c) cannot accept the Prize for any reason, then he/she will be disqualified (and will forfeit all rights to the Prize) and the Sponsor reserves the right, in its sole and absolute discretion, to randomly select an alternate eligible entrant from among the remaining eligible Entries (in which case the foregoing provisions of this section shall apply to such new selected entrant).

## 6. GENERAL CONDITIONS:

All Entries become the property of the Sponsor. The Releasees assume no responsibility for lost, delayed, incomplete, incompatible or misdirected Entries. This Contest is subject to all applicable federal, provincial and municipal laws. The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all entrants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of Entries and/or entrants.

The Releasees will not be liable for: (i) any failure of the Website during the Contest; (ii) any technical malfunction or other problems relating to the telephone network or lines, computer online systems, servers, access providers, computer equipment or software; (iii) the failure of any Entry to be received by the Contest Parties for any reason including, but not limited to, technical problems or traffic congestion on the internet or at any website; or (iv) any injury or damage to an entrant's or any other person's computer or other device related to or resulting from participating or downloading any material in the Contest.

All Entries are subject to verification. The Sponsor reserves the right, in its sole discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor) to participate in this Contest. Failure to provide such proof in a timely manner may result in disqualification. The sole determinant of the time for the purposes of a valid Entry in this Contest will be the Contest server machine(s).

The Sponsor reserves the right, subject only to the approval of the Régie des alcools, des courses et des jeux (the "Régie") in Quebec, to withdraw or amend this Contest (or to amend these Rules) in any way, in the event of an error, technical problem, computer virus, bugs, tampering, unauthorized intervention, fraud, technical failure or any other cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of this Contest as contemplated by these Rules. Any attempt to deliberately damage any website or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law. The Sponsor, with the consent of the Régie, reserves the right to cancel or suspend this Contest, or to amend these Rules without prior notice or obligation, in the event of any accident, printing, administrative, or other error of any kind.

For Quebec residents: 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 the prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.

By entering this Contest, each entrant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her Entry only for the purpose of administering the Contest and in accordance with Sponsor's privacy statement (available at: [www.cooperators.ca/en/PublicPages/Privacy.aspx](http://www.cooperators.ca/en/PublicPages/Privacy.aspx)), unless the entrant otherwise agrees.

The Sponsor reserves the right, in its sole and absolute discretion, and without prior notice, to adjust any of the dates and/or timeframes stipulated in these Rules, to the extent necessary, for purposes of verifying compliance by any entrant or Entry with these Rules, or as a result of technical problems, or in light of any other circumstances which, in the opinion of the Sponsor, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Rules.

## **7. INTELLECTUAL PROPERTY**

All intellectual property used by the Sponsor in connection with the promotion and/or administration of the Contest, including, without limitation, all trade-marks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations are owned (or licensed, as the case may be) by the Sponsor and/or its affiliates. All rights are reserved. Unauthorized copying or use of any such intellectual property without the express written consent of its owner is strictly prohibited.

## **8. LANGUAGE DISCREPANCY**

In the event of any discrepancy or inconsistency between the terms and conditions of these English Rules and disclosures or other statements contained in any Contest-related materials, including, but not limited to: the French Rules, the Contest entry form and/or point of sale, television, print or online advertising; the terms and conditions of the French Rules shall prevail, govern and control.