



## Rules and Regulations for “The Co-operators 2018 Home Insurance Giveaway”

The contest begins on May 23, 2018, at 12:00:01 am ET and will end on June 13, 2018, at 11:59:59 pm ET (the “Contest Closing Date”). This contest is sponsored by The Co-operators (the “Sponsor”<sup>ii</sup>). A random draw to select potential winners of all twenty (20) prizes (see Rule 2 below) will be held on June 20, 2018 from all eligible entries received from May 23, 2018 at 12:00:01 am ET to June 13, 2018, at 11:59:59 pm ET (the “Contest Period”).

### 1. HOW TO ENTER THE CONTEST

To enter, please use the survey link provided to you in the email invitation. Access and complete the Co-operators values and principles survey (the “Survey”) online during the Contest Period to be eligible. Only the name of the person to whom the email is addressed to, is eligible to be entered in the contest. If you wish to opt out of the contest please send an email to [Marketing\\_Survey@cooperators.ca](mailto:Marketing_Survey@cooperators.ca). All entries must be received by 11:59:59 pm ET on June 13, 2018 (the Contest Closing Date). Limit of one entry per person. In the event it is discovered that an entrant attempted to enter more than once all of the entrant's entries will be void. Unless otherwise provided for in these Official Rules, all information obtained for this contest will only be used for the purpose of conducting the contest.

### 2. PRIZE(S)

There will be 20 prizes available to be won, each consisting of a single \$75 gift card to be redeemed from [www. GiftCertificates.ca](http://www.GiftCertificates.ca). The total aggregate value of all prizes is \$1,500. Prizes must be accepted as described in these Official Rules and may not be transferred to another person, substituted for another prize, or exchanged in whole or in part. Limit of one (1) prize per person. Odds of winning depend on the number of eligible entries received by the Contest Closing Date.

### 3. AWARDING OF PRIZE(S)

3.1. To be declared a winner, a selected entrant must, in addition to meeting the Contest eligibility criteria (see Rule 4 below) and otherwise complying with the Contest Rules: (a) Within 10 business days, respond to the email this will be sent by the Sponsor or its representatives within one (1) day immediately following the selection of the Entry; and (b) Correctly answer a mathematical skill-testing question after receiving the email notification that you were selected as one of the contest winners. 3.2. Disqualification: If any one of the conditions mentioned in the Rules is not met, the selected entrant will be disqualified and shall not be entitled to receive any prize, and the Sponsor reserves the right, in its sole and absolute discretion, to select at random another eligible entrant as a potential prize winner or to cancel the prize.

### 4. ELIGIBILITY CRITERIA

The contest is open to all legal residents of Canada who have reached the age of majority in their province or territory of residence, who have been specifically invited by the Sponsor to complete the Survey. All

decisions of the contest judges are final and the Sponsor and judges shall not be held responsible for any accident, negligence, printing, administrative or other errors that may arise or occur in connection with the contest. The Sponsor reserves the right to modify, amend or terminate this contest with no obligation or liability, subject to applicable law.

## 5. PRIZE SUBSTITUTION

Prizes must be accepted as awarded, are non-refundable and non-transferable. The Sponsor reserves the right to substitute a prize of equal or greater value. No correspondence will be entered into except with the selected entrants.

## 6. SPONSOR'S AND ENTRANTS' RESPONSIBILITIES

Sponsor is not responsible for lost, late, stolen, misdirected, mutilated, illegible or postage-due entries. All entries become the property of Sponsor, which assumes no responsibility for lost, stolen, delayed, damaged or misdirected entries or for any failure of the website during the promotional period, 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 e-mail or entry to be received by Sponsor on account of technical problems or traffic congestion on the Internet or at any website, or any combination thereof including any injury or damage to an entrant's or any other person's computer related to or resulting from participating in the promotion. Sponsor reserves the right in its sole discretion to cancel or suspend the internet portion of this contest should a virus, bug or other cause beyond the reasonable control of Sponsor 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 the contest judges, which are final. The Sponsor 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 DELIBERATELY DAMAGE ANY WEB SITE OR 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.

7. In the event of a dispute as to the identity of any entrant, entries made by Internet or mail will be declared made by the group member to whom the letter was addressed to.

8. Unless otherwise specified in these Official Rules, this contest is governed by the laws of Ontario and the laws of Canada applicable therein, and is subject to all applicable federal, provincial and municipal laws and regulations.

ii The Co-operators group of companies includes:

The Co-operators Group Limited  
Co-operators General Insurance Company  
The Sovereign General Insurance Company  
Co-operators Life Insurance Company  
Federated Agencies Limited  
HB Group Insurance Management Ltd. and COSECO Insurance Company  
Addenda Capital Inc.  
Co-operators Financial Services Limited