

“\$2,500 for your apartment” Contest Contest Rules

1. CONTEST PERIOD

The “\$2,500 for your apartment” Contest is being held by Groupe Promutuel Fédération de sociétés mutuelles d'assurance générale (“Contest Organizer”). It runs from Monday, May 27, 2024, at 7:00 a.m. EST to Sunday, July 7, 2024, at 11:59 p.m. EDT (hereinafter the “Contest Period”).

2. ELIGIBILITY

To be eligible for the contest, you must:

- (i) Reside in the province of Québec
- (ii) Be 18 or older at the time you enter the contest

Employees, officers, directors, agents, and representatives of the Contest Organizer, of its member mutual insurance associations or of any other entity within Groupe Promutuel, or of advertising and promotional agencies or suppliers of prizes, materials, or services that took part in the holding of this contest, as well as any individuals with whom such employees, directors, agents, and representatives reside, are not eligible.

3. HOW TO ENTER

No purchase necessary.

Eligible individuals may enter the contest in the following ways:

3.1. By requesting a quote, either online, by phone, or in person

By submitting an application online, by telephone or in person for tenant insurance with a mutual association belonging to the Contest Organizer. **Any eligible person who duly completes a request for a quote will automatically be entitled to enter the contest with no obligation.**

Entry limit: Limit of one (1) entry per eligible individual throughout the Contest Period.

4. PRIZE DESCRIPTION

There is one (1) grand prize to be awarded in this contest, which consists in a cheque for five thousand dollars (\$500) in Canadian dollars.

5. HOW PRIZES ARE AWARDED

One (1) winner will be chosen by random draw from among all eligible entries received during the Contest Period. The draw will be held at the Promutuel Insurance office at 2000

boulevard Lebourgneuf, Québec City, Québec, G2K 0B6, or at the residence of a representative of the Contest Organizer on the following date and time:

The odds of winning depend on the number of eligible entries received during the Contest Period.

6. DECLARATION OF WINNER AND AWARDING OF PRIZE

6.1. To be declared a winner, the selected entrant must:

6.1.1. Be reached by telephone by the Contest Organizer within three (3) business days of the draw. If the selected entrant cannot be reached within three (3) business days of the draw, they will be disqualified and another draw will be held.

6.1.2. Confirm that they are eligible and meet the other requirements in the rules.

6.1.3. Correctly answer a mathematical skill-testing question asked over the phone, without assistance and in the time allotted.

6.2. The winner will be informed of the terms for receiving the prize. The prize will be sent to the winner in accordance with the information provided by the Contest Organizer. The winner agrees to provide the Contest Organizer with accurate contact information within five (5) days of being declared the winner. After this date, the winner will no longer be able to claim their prize. In the event the selected entrant fails to comply with any of the abovementioned terms or any other condition herein, they will be disqualified. If that occurs, the Contest Organizer will draw another entrant to select and declare the winner.

7. GENERAL TERMS AND CONDITIONS

7.1. **Verification.** Entries are subject to verification by the Contest Organizer. All entries or attempted entries that are fraudulent, illegible, or incomplete, contain an invalid telephone number, are received late, or otherwise do not comply with the rules will be rejected and will not be eligible for an entry or prize, as applicable.

7.2. **Noncompliant entries.** The Contest Organizer reserves the right to disqualify any individual or cancel one or more entries from any individual who enters or attempts to enter the contest by any means that violate these rules or are unfair to other entrants (e.g., exceeding the authorized number of entries, computer hacking, etc.). Such individuals may be reported to the appropriate legal authorities. The decision of the Contest Organizer in this regard is final and binding.

7.3. **Prize acceptance.** All prizes must be accepted as described herein and may not be transferred to another person, substituted for another prize, or exchanged in whole or in part for cash, except as otherwise provided herein.

7.4. **Refusal to accept a prize.** If a selected entrant refuses to accept a prize in accordance with the terms herein, the Contest Organizer is released from any obligation related to such prize toward such entrant. If that occurs, the Contest Organizer will draw another entrant to select and declare the winner.

7.5. **Limitation of liability for use of the prize.** All selected entrants release the Contest Organizer and its members, subsidiaries, advertising and promotional agencies, and

suppliers of prizes and their employees, officers, directors, agents, and representatives from any liability for damages, injury, or loss that may result from accepting or using the prize. The winner acknowledges that upon receipt of the prize or the terms for being awarded the prize, the fulfilment of prize-related obligations becomes the sole and exclusive responsibility of the various suppliers of products and services. The winner undertakes to sign a "Release Form" to this effect.

- 7.6. **Limit of liability for contest operation.** The Contest Organizer and its members, subsidiaries, and advertising and promotional agencies and their employees, agents, officers, directors, and representatives cannot be held liable in any way with respect to any faulty computer component, software, or line of communication, or with respect to any faulty, incomplete, incomprehensible, or erased computer or network transmission that may make it difficult or impossible for any individual to enter the contest. The Contest Organizer and its members, subsidiaries, and advertising and promotional agencies and their employees, officers, directors, agents and representatives also cannot be held liable for any damage or loss that may be caused, directly or indirectly, in whole or in part, by the downloading of any Web page, software, or form, or by the transmission of any information related to entering the contest.
- 7.7. **Modification.** The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify, or suspend this contest, in whole or in part, in the event of any occurrence, error, or human intervention that may corrupt or compromise the administration, security, impartiality, or conduct of the contest as provided for herein. In the event that entry in the contest has to be terminated in whole or in part before the contest end date, draws may be held at the Contest Organizer's discretion from among eligible entries received up to the date of the event that terminated entry in the contest.
- 7.8. **Inability to act due to labour conflict.** The Contest Organizer and its members and subsidiaries, its advertising and promotional agencies, and their employees, officers, directors, agents, and representatives cannot be held liable in any way whatsoever in the event their inability to act results from an event or circumstance beyond their control, or from a strike, lockout, or any other labour dispute at their establishment or at the establishments of organizations or companies whose services are used to hold this contest.
- 7.9. **Limit of liability respecting entries.** By entering or attempting to enter this contest, all contest entrants release the Contest Organizer and its members, subsidiaries, and advertising and promotional agencies and their employees, officers, directors, agents, and representatives from any liability for any damages that they may suffer due to entering or attempting to enter the contest, including damage to an entrant's computer or mobile device.
- 7.10. **Authorization.** By entering this Contest, all winners authorize the Contest Organizer, its members and affiliates, and their partners and representatives to use and distribute the names of the winners without any form of remuneration, at their discretion and in any media (including social media). A declaration to this effect will be included in the Release Form.
- 7.11. **Personal information.** Personal information collected during the Contest Period will be used only for contest administration. No solicitations will be made or marketing communications sent by any means whatsoever, unless contest entrants have otherwise consented.

- 7.12. **Prize limit.** In no event can the Contest Organizer, its members, subsidiaries, advertising and promotional agencies, suppliers of products or services used in connection with this contest, or their employees, officers, directors, agents, and representatives be required to award more prizes than indicated herein or award prizes other than those described herein.
- 7.13. **Decisions by the Contest Organizer.** All decisions by the Contest Organizer or its representatives regarding this Contest are final and binding.
- 7.14. **Severability of subsections.** If any subsection of these rules is declared or ruled illegal, unenforceable, or invalid by a court of competent jurisdiction, that subsection will be considered null and void, but all other subsections not affected will be enforced to the extent permitted by law.

Full contest rules These rules will be available on Promutuel's website ([https://www.promutuelinsurance.ca/;](https://www.promutuelinsurance.ca/)) and at the head office: www.promutuelassurance.ca/2500apt