

# **“You could win \$5000 with Intact Insurance”**

## **CONTEST**

### **Official Rules and Regulations**

The "You could win \$5,000 with Intact Insurance" Contest (the **“Contest”**) is sponsored by Intact Insurance Company (**“Intact Insurance”** or **"the Sponsor"**) and is being held from 7:00 a.m. on January 1, 2019, to 11:59 p.m. on December 31, 2019 (the **“Contest Period”**).

The Sponsor reserves the right to permit its subsidiaries and affiliated companies and each of their respective directors, officers, employees, agents, representatives, advertising or promotional agencies (the **“ Agents ”**) to perform all or any portion of the activities necessary in connection with this Contest.

#### **1. ELIGIBILITY**

The Contest is open to residents of Quebec who have reached the age of majority at their time of entry in the Contest.

Employees, brokers, agents and representatives of the Sponsor, its affiliated companies, parent companies, advertising and promotional agencies, legal advisors, or parties engaged in the development, production and distribution of materials related to this Contest, as well as members of their immediate family and their legal or common-law spouse, and/or any persons living in the same household, are excluded.

#### **2. HOW TO ENTER**

No purchase required.

To enter the Contest, you must, during the contest period:

1. obtain a quote for an Intact Insurance policy for a motorcycle, snowmobile, ATV or moped; or
2. fill out and submit the entry form at [intact.ca/rv](http://intact.ca/rv) or the form available at the Intact Insurance booth at: 1) the Quebec City Motorcycle Show; 2) the Montreal Motorcycle Show; or 3) the Grand Prix de Valcourt, to provide contact information for a broker to get in touch with you at an appropriate time based on your insurance policy renewal dates to offer you a quote. By completing the form, you agree that Intact Assurance may transmit the information on the form, by email or otherwise, to a broker for the purpose of contacting you.

(Persons who have entered by either method 1 or 2 are the **“Participants”** or individually a **“Participant”**.)

The odds of winning depend on the total number of Participants entered in the Contest.

Limit of one entry per person. Any additional entries will be invalid for the purposes of the Contest.

All Contest entries become the property of the Sponsor and will not be returned.

### **3. PRIZE**

The prize consists of one (1) cheque in the amount of five thousand Canadian dollars (CAN\$5,000) (the "Prize").

### **4. DRAW**

The Prize will be awarded to the Participant whose name is selected at random in an electronic draw from among all eligible entries received for the Contest (the “**Winner**”).

The draw will be held on January 18, 2020, at approximately 10:00 a.m., at the Intact Insurance office located at 2450, Girouard Street West, Saint-Hyacinthe, Quebec.

In order to be declared a Winner, the selected Participant must meet all of the criteria described under “CLAIMING A PRIZE” and his/her entry must be verified by the Sponsor.

## **5. CLAIMING A PRIZE**

An Intact Insurance representative will inform, by telephone, the Participant whose name has been selected within seven (7) days of the draw. If Intact Insurance is unable to reach that person within seven (7) days of the draw using all reasonable means, a new draw will be made at the Intact Insurance office.

Should a selected Participant fail to meet the requirements set out in these Official Rules, or be otherwise ineligible for the Contest, or should the entry be invalid, that person will be disqualified and another draw will be held. This will be repeated as necessary until an eligible entry is drawn and a Participant can be declared the Winner.

To claim his/her Prize and be declared the Winner, the selected Participant will be required to correctly answer a mathematical skill-testing question and sign and return a standard Declaration and Release Form confirming compliance with these Official

Rules within ten (10) business days of the date on which the selected Participant received the Declaration and Release Form for signing.

The Prize will be delivered to the Winner in person at an office of Intact Insurance upon receipt of the signed Declaration and Release Form.

## **6. GENERAL CONDITIONS**

The Sponsor is not responsible for any costs incurred by the Winner in connection with claiming the Prize. The Winner is solely responsible for the reporting and payment of any and all taxes that may result from claiming a prize in this Contest. Any claim to a prize will be subject to verification by Intact Insurance, whose decision in this regard shall be final and binding.

Entries in any way tampered with, forged, mutilated, incomplete, illegible, photocopied or mechanically reproduced, or submitted by or through fraudulent means, may be disqualified, at the sole discretion of the Sponsor. This includes any entry that does not comply with these Official Rules in any respect.

By participating in this Contest, each Participant agrees to release and hold the Sponsor, its affiliated companies, parent companies, officers, directors and partners, including its advertising and sales promotion agencies, as well as their employees, brokers, agents and representatives, of all liability direct or indirect, physical or material, arising out of their participating in the Contest or accepting or using a prize, and each Participant releases the Sponsor, its sales promotion agency and all others involved from any recourse, claims or

charges that could arise against them or one of them, now or in the future, by the Participant, his/her heirs, executors or administrators relating to the Contest or the Prize.

The Winner agrees and consents that his/her name, picture, age, photograph, location, voice, testimony and/or statements may be used in whole or in part by the Sponsor, its advertising agencies, and any other parties involved in the development, production and distribution of materials relating to the Contest, for any purpose, through any media present or future, including social media, in any jurisdiction and in any manner without compensation and without any additional approval from the Winner. No correspondence will be entered into with any person other than the Winner.

The Prize must be accepted as awarded. It cannot be converted into cash, substituted, transferred to another person or refunded.

A Winner's express or implied refusal to accept a Prize shall release the Sponsor from any prize-related liability or obligation toward that person.

The Sponsor reserves the right to withdraw this Contest or to modify, amend, change, or supplement these Official Rules, subject to applicable law. The Sponsor also reserves the right, at its entire discretion, to cancel, terminate or suspend this Contest should any event or cause beyond the Sponsor's control arise, which may corrupt or affect the administration, security, impartiality or progress of the Contest, as stipulated in these Official Rules, subject to approval by the Régie des alcools, des courses et des jeux du Québec.

The Contest is governed by all applicable federal, provincial and municipal laws.

Any dispute with respect to the organization or conduct of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux for arbitration. Any dispute regarding the awarding of a prize may be submitted to the Régie solely for the purpose of intervention in an attempt to reach a settlement.