



“SSQ Privilege Survey” CONTEST

RULES

The “SSQ Privilege Survey” Contest (hereinafter the “Contest”) is organized by **SSQ, Life Insurance Company Inc.** (herein **SSQ Insurance** or the **Organizer**) and runs from September 28, 2020, 3:01 p.m. ET (Eastern time) to October 7, 2020, 3:00 p.m. ET (hereinafter the “**Contest Period**”).

The Organizer reserves the right to allow its subsidiaries and affiliates and their administrators, managers, employees, agents, representatives, advertising and promotion agencies to perform all or part of the actions needed for this Contest.

1. ELIGIBILITY

This contest is open to all residents of Canada who have reached the age of majority in their province of residence at the time of the draw.

The following are excluded from the contest draw: the Organizer’s employees, agents, representatives, subsidiaries, parent companies, advertising and promotion agencies and all other parties involved in the preparation, execution and distribution of this Contest, as well as members of their immediate family, married or common law spouse, and all persons with whom such employees, representatives and affiliated agents reside.

2. HOW TO ENTER

To enter the Contest, participants must satisfy the following two (2) conditions:

- Be an SSQ Insurance client with the SSQ Privilege product.
- Complete the SSQ Privilege Survey sent by email during the Contest Period.

The odds of winning depend on the total number of participants entered in the Contest (hereinafter the “**Participants**” or individually a “**Participant**”).

Limit of one (1) entry per eligible person.

No purchase necessary.

3. PRIZE

The prizes drawn in this Contest are two (2) “Tim Hortons” gift cards worth \$100 each, for a total value of \$200 (taxes included). Prizes are not transferable or exchangeable.

4. DRAW

Two winners (the **Winners**) will be drawn at random by a computer from among all the eligible entries.

The draw will be held on October 16, 2020, at approximately 3:00 p.m. ET at SSQ Insurance's offices at 2525 Laurier Blvd., Quebec City, QC G1V 2L2.

To be declared a Winner, each person drawn at random must confirm that they satisfy all the conditions in section 5 – CLAIMING A PRIZE and their entry must be validated by the Organizer.

5. CLAIMING A PRIZE

An SSQ Insurance representative will contact the prize winner by email in the seven days following the draw. If the representative is unable to reach a winner by phone in the seven days following the draw or does not receive a reply by email from the winner in the seven days following the draw, using reasonable means and the contact information provided by the winner, a new draw will be held at the SSQ Insurance offices to replace the winner who, by not responding, is deemed to have forfeited the prize.

If after the draw the winner fails to satisfy all the Contest Rules or is not eligible for the Contest or if the entry is deemed invalid, the winner will be disqualified and a new draw will be held to replace said winner until such time as another eligible participant is selected and declared a winner.

To be declared a Winner and claim a prize, the selected participant must correctly answer a mathematical skill-testing question as well as sign and return a Declaration and Waiver form confirming that they satisfy the Contest Rules within 10 business days of receiving the Declaration and Waiver. A condition to being declared a Winner is signing the Declaration and Waiver form.

Prizes will be awarded by mail or email. Prizes will be given or mailed in the six (6) weeks following receipt of the Declaration and Waiver form.

6. GENERAL CONDITIONS

The Organizer is not responsible for the fees incurred by the Winner when claiming their prize.

The Winner is the only person responsible for the waiver and payment of all taxes or other fiscal obligations that may result from claiming a prize. Every prize claimed will be subject to verification by the Organizer. The Organizer's decisions relative to a participant's eligibility or a participant's entry's eligibility are final and cannot be appealed.

Contest organizers reserve the right to disqualify entries submitted using fraudulent means. This includes any entry that fails to comply with the Contest Rules.

By entering this Contest, every participant (including the Winners) releases the Organizer, its affiliates, its parent companies, its managers, its administrators and partners, including its advertising and promotion agencies, as well as its employees, agents and representatives, from any liability for damage or loss whatsoever, whether arising directly or indirectly from their participation in this contest, as well as from the acceptance and/or use of the prize(s), and releases the Organizer, its promotion agencies and all other

parties involved from any claims, grievances or lawsuits, now or in perpetuity, by the Participants, their heirs, their executors or administrators, concerning the Contest or the prize.

SSQ Insurance cannot be held liable for lost, damaged or stolen prizes.

Without limitation, the Organizer will not be held liable for mail delivery delays, any website failure, technical problem or any other functional problem, whether with the network, telephone lines, online computer systems, servers, access providers, computer equipment or software, for the non-receipt of an entry by Participants.

The Contest Organizer does not allow recounting or verifications to be made with respect to the entries or calculations necessary to administer the Contest.

The winner agrees to let their name, photograph, likeness, contact information, voice, testimonials and/or statements be used, in whole or in part, by the Organizer, its advertising agencies and all other parties involved in the development, execution and distribution of material concerning the Contest, for all purposes, on all media, present and in perpetuity, including social media, in all jurisdictions, and in any way, without compensation or additional approval from the Winner.

The prize must be accepted as is and cannot be transferred to another person or substituted for any other prize, subject to the provisions herein.

The explicit or implicit rejection of a prize by a Winner releases the Organizer from any obligation for this prize to said winner.

The Organizer reserves the right, at its sole discretion, to cancel this Contest or modify, amend, change or enhance these Rules, subject to all applicable laws. The Organizer reserves the right, at its sole discretion, to cancel, terminate or suspend this Contest, should an event or situation beyond their control arise that could undermine or affect the administration, security, impartiality or execution of this Contest as provided for in these Rules, subject to authorization by the *Régie des alcools, des courses et des jeux du Québec*.

This Contest is subject to all applicable federal, provincial and municipal laws and regulations.

Any litigation concerning the organization or execution of this Contest may be submitted to the *Régie des alcools, des courses et des jeux* for settlement. Any litigation concerning the awarding of a prize may be submitted to the *Régie* solely for the purpose of helping the parties reach a settlement.

The prize is in no way sponsored.

A French version of these Rules is available on the Organizer's website. The French version of these Rules has precedence.