

CONTEST RULES

Local companies: Get a chance to win \$5,000!

1. CONTEST ORGANIZER

The *Local companies: Get a chance to win \$5,000!* contest is organized by La Capitale General Insurance Inc. (La Capitale or the Contest Organizer).

2. CONTEST PERIOD

The contest will be held in Quebec from 12:00 a.m. ET on March 8, 2021 to 11:59 p.m. ET on January 9, 2022 (the "contest period").

3. ELIGIBILITY CONDITIONS

To enter the contest, the participating company must:

- Have a place of business in Quebec
- Be registered in the *Registraire des entreprises*
- Operate in one of the following business sectors:
 - **Retail:** food (e.g. groceries, convenience stores), real estate, clothing, decoration, hardware, eye care
 - **Service companies:** garages (e.g. repair, gas stations, mechanical shops, car washes), driving schools, daycares, repair shops (e.g. shoemaking, sewing, electronics, household appliances)
 - **Professional services and non-profit organizations:** business offices, professional services and associations (e.g. lawyer, notary), non-profit organizations (e.g. seniors' clubs, associations), surveyors, veterinarians, consultants and self-employed workers
 - **Syndicates of co-ownership:** divided co-ownership
 - **Real estate owners:** apartment buildings, commercial buildings
 - **Health care and beauty salons:** hair salons, esthetics, medical care (e.g. physician, dermatologist, dietitian, audiologist, audioprosthodontist, podiatrist) therapy services, dental care

4. HOW TO ENTER

Participation in this contest is free, with no purchase necessary.

Participating eligible companies must satisfy the eligibility conditions and the other conditions set out in these contest rules.

Subject to the limitations contained herein, eligible companies may participate during the contest period in one of the following manners:

A. At events in which La Capitale will participate

By completing a paper or electronic entry form that includes the renewal date of your commercial, property and/or commercial vehicle insurance contract.

Limit: One (1) entry per company, per eligible product

B. Online

By completing the electronic entry form which includes the renewal date of your commercial, property and/or commercial vehicle insurance contract.

Entry forms are available at the following locations:

- On the lacapitale.com website
- On the lacapitale.com/win-5000 landing page.

Limit: One (1) entry per company, per eligible product

C. At the time of telephone quote

By requesting a telephone quote from La Capitale or one of its authorized representatives regarding a commercial, property and/or commercial vehicle insurance product.

Limit: One (1) entry per company, per eligible product

D. As a client of La Capitale

Clients holding commercial, property or commercial vehicle insurance that is in force between March 8, 2021 and January 9, 2022 are automatically entered.

Limit: One (1) entry per person, per eligible product held

5. DETAILS OF THE PRIZES

Entering this contest gives the company a chance to win a cheque for \$5,000.

Maximum total value of prizes: \$5,000.

6. DRAW

6.1. The prizes will be awarded by a random draw from the eligible entries. The draw will be held in the presence of an employee witness at 3 p.m. ET on February 10, 2022 at La Capitale's head office in Quebec City.

The odds of winning depend on the number of eligible entries received during the contest period.

6.2. There is only one prize, which will be awarded to the winning company.

6.3. La Capitale reserves the right to disqualify companies or entries that are not in compliance with contest rules.

7. ENTRY RESTRICTIONS AND EXCLUSIONS

7.1. The number of entries per company is limited, as described in Section 4 of these contest rules.

7.2. Companies owned by employees, mandataries, directors and representatives of La Capitale General Insurance and its affiliated companies, and companies owned by individuals residing at the same address, may not enter the contest.

7.3. Companies owned by affiliated agents and agencies, their employees, and individuals residing at the same address are also excluded.

8. GENERAL CONDITIONS

8.1. To be declared a winner, the company selected at random must:

- Be reached by telephone by the Contest Organizer, to discuss prize delivery arrangements within five (5) business days of the draw. To avoid being disqualified, be reached in no more than two (2) attempts and, if a voicemail message is left, return the Contest Organizer's call within five (5) days of the voicemail.
- Confirm that it meets the eligibility conditions and other requirements of these contest rules.
- Correctly and without assistance, answer a timed mathematical skill-testing question administered by telephone.
- Sign a liability waiver and declaration form, which will be forwarded by the Organizer. The form must be returned to the Contest Organizer by mail to 625 Jacques-Parizeau St, PO Box 17100 Quebec QC G1K 9E2, or by fax to 418 266-3468, or by email to melanie.aubert@lacapitale.com within three (3) business days following receipt. Please indicate "*Local companies: Get a chance to win \$5,000!*" contest.

Failure to comply with any of the above conditions or to accept the prize will result in disqualification of the selected company. In such a case, a new draw will be conducted, in accordance with these contest rules, until an eligible company has been chosen and declared a winner. If no company is declared a winner within thirty (30) days following the original draw, the Contest Organizer will have the right to cancel the prize.

- 8.2. **Verification** Entries are subject to verification by the Contest Organizer. Any entry or entry attempt that is deemed to be fraudulent, illegible, incomplete, received late or otherwise not in compliance with contest rules will be rejected. In such a case, the entrant in question will not be entitled to an entry or a prize. The Contest Organizer's decision concerning any aspect of the contest, including but not limited to the eligibility or disqualification of entries or entrants, will be final and without appeal, subject to a decision by the *Régie des alcools, des courses et des jeux du Québec* (RACJ) with regard to any matter under its jurisdiction.
- 8.3. **Disqualification:** The Contest Organizer reserves the right to disqualify any company or cancel one or more entries from a company that enters this contest or tries to do so by any means contrary to these contest rules or which would be unfair to the other companies. The Contest Organizer's decision regarding this aspect of the contest is final and without appeal.
- 8.4. **Prize acceptance** The prize must be accepted as described in these contest rules and is not, in any case, transferable in whole or in part to another company or person, unless otherwise indicated herein.
- 8.5. **Limitation of liability – Use of the prize** The prize winner releases the Contest Organizer, its advertising and promotional agencies and their employees, agents and representatives from any damage, inconvenience or loss resulting from his or her acceptance or use of the prize. All entrants selected acknowledge that, as of their being informed of the prize delivery arrangements, the fulfilment of the obligations related to the prize becomes the entire and exclusive responsibility of the various service and product providers, if applicable.
- 8.6. **Limitation of liability – Contest operation** The Contest Organizer, its advertising and promotional agencies and their employees, agents and representatives are not liable for any faulty computer components, software or line of communication, or for the loss or absence of network communication capability, or for any faulty, incomplete, incomprehensible or erased computer or network transmissions that make it difficult or impossible to enter the contest.

- 8.7. Limitation of liability – Registration.** The Contest Organizer, its advertising and promotional agencies and their employees, agents and representatives are not liable for any damage or loss that may be caused, directly or indirectly, in whole or in part, by the downloading of any web pages or software or by the transmission of any information concerning contest participation.
- 8.8. Limitation of liability – Entry** Companies that enter or attempt to enter this contest release the Contest Organizer, its advertising and promotional agencies, subsidiaries and their employees, agents and representatives from any liability for any damage they may incur as a result of entering or attempting to enter the contest.
- 8.9. Contest modification** The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this contest, in whole or in part if there is any event or any human intervention that could corrupt or affect the administration, security, impartiality or conduct of the contest as provided for in these contest rules, subject to the *Régie des alcools, des courses et des jeux* approval, if required.
- 8.10. Notice to entrants – Information disclosure outside of Canada** For the purposes of the online entry form, La Capitale and its affiliated companies may be doing business with one or more Internet service provider(s) based outside of Canada. As such, La Capitale and its affiliated companies advise all companies that the information and documents provided to La Capitale and its affiliated companies to support these entry forms may be stored outside of Canada and governed by the laws of foreign countries or states. Moreover, the terms of use on privacy set by the service providers with which La Capitale and its affiliated companies do business apply to the use of such forms. By completing such forms, the entrant tacitly accepts such a situation.
- 8.11. Authorization** The prize winning company authorizes the Contest Organizer and its representatives to, if required, use its name, photograph, image, voice, contact information, place of residence or any statement relating to the prize for advertising purposes, without any compensation.
- 8.12. Participant** For the purposes of these rules, the eligible company is the company whose name appears on the entry, and it is to this company that the prize will be awarded if selected and declared a winner.
- 8.13. Prize limit** In no case may the Contest Organizer, its subsidiaries, its advertising and promotional agencies, the suppliers of products or services related to this contest or its employees, agents and representatives be required to award a prize other than in accordance with these contest rules.
- 8.14. Contest rules** The contest rules are available at the Contest Organizer's offices located at 625 Jacques-Parizeau St., Quebec QC G1K 9E2, and online at <https://5000.lacapitale.com/en>.
- 8.15. Dispute** Any dispute regarding the organization or conduct of a promotional contest may be submitted to the RACJ for a ruling. Any dispute regarding the awarding of a prize may be submitted to the RACJ only for the purpose of helping the parties reach a settlement.
- 8.16. French version** A French version of the rules is available on request at the following address: 625 Jacques-Parizeau St, PO Box 17100, Québec, QC G1K 9E2 In the event of a discrepancy between the French and English versions of the rules, the French version will prevail.