

“Valentine’s Day CONTEST

PARTICIPATION RULES

The Valentine’s Day Contest (herein the “Contest”) is being held from February 14, 2022, 11:01 a.m. Eastern to February 21, 2022, 3:00 p.m. Eastern, the participation deadline (herein the “Contest Period”). It is organized by Beneva (herein the “Organizer”), representing both La Capital General Insurance Company Inc. and SSQ, Life Insurance Company Inc.

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

1. ELIGIBILITY

This contest is open to all Canadian residents who are of the age of majority at the time of the draw in their respective province on February 21, 2022, the date of the draw.

The following are excluded from the contest draw: the Organizer’s employees, agents, representatives, subsidiaries, parent companies, and 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 be entered in the Contest, the person must have satisfied the two (2) following conditions:

- Be a follower of the Beneva Facebook page on the date of the draw.
- Have commented the Contest post by answering the question within seven (7) days of its publication.

The chances of winning depend on the number of entries (herein Participants or Participant).

One entry per person.

No purchase necessary.

3. PRIZES

Three prizes will be drawn. The amounts are three (3) gift cards of \$100 at Skip The Dishes. The total value of the Contest prizes is \$300.00 (taxes included).

These prizes are not transferable, exchangeable or marketable.

4. DRAW

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

The draw will be held on February 21, 2022, at approximately 3:30 p.m. (Eastern) at the Contest Organizer's office located at 2525 boul. Laurier, Québec, Québec, 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

The Contest Organizer will contact the prize winners through Facebook Messenger in the seven days following the draw. If the Contest Organizer is unable to reach a 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 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 to the Winners by online bank transfer or by mailed cheque, depending on each Winner's province of residence. 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 expenses incurred by the Winner to claim 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.

The contest Organizer reserves 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.

The contest Organizer 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.

Winners agree 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.

Prizes must be accepted as is and cannot be transferred to another person or substituted for any other prize, subject to the Rules 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 its 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 in the original post. The French version of these Rules has precedence.

Note: No discrimination is intended in the grammatical form used.