

# CONTEST RULES

---

## ***Win your place at the Beneva balcony***

### **1. CONTEST ORGANIZER**

The Winning Win your place at the Beneva balcony contest is organized by Beneva Inc. (“Beneva” or the “Contest Organizer”)

### **2. CONTEST PERIOD**

The contest will be held in Quebec from 12:00 a.m. ET on July 11, 2022, to 11:59 p.m. ET on July 27, 2022 (“Contest Period”).

### **3. ELIGIBILITY CONDITIONS**

To enter this contest, participants must:

- Be a resident of the province of Quebec.
- Be age 18 or over before July 28<sup>th</sup> 2022.

### **4. HOW TO ENTER**

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

To enter the contest, individuals must satisfy the eligibility conditions and the other conditions set out in these contest rules.

Subject to the limitations contained herein, there here is one way to enter during the contest period:

#### **A. Online**

Complete the electronic entry form and indicate the expiry date of your personal home, automobile or eligible leisure vehicle insurance contract.

Entry forms are available at the following locations:

- At [beneva.ca](http://beneva.ca)

**Limit:** One (1) entry per person.

### **5. PRIZE DETAILS**

Entering this contest gives you the chance to win the following prize:

- One (1) of the fifty (50) pairs of tickets for the Beneva Balcony at the National Bank Open. Which will take place on August 5<sup>th</sup> to August 14, 2022. Each ticket pair will give
  - Access to the Beneva balcony for a session.
  - Refreshments and snacks during the session.
- The approximate value of each prize is 400\$ per pair of tickets.
- No transport is included in the price.

# CONTEST RULES

---

## 6. SPECIFIC PRIZE CONDITIONS

The prize cannot be transferred, assigned or exchanged.

## 7. DRAW

**7.1** The prize will be awarded by a random draw from the eligible entries. The draw will be held in the presence of an employee witness at approximately 10 a.m. ET on July 28, 2022 at the Beneva Group Inc. office located at 625 Jacques-Parizeau St, Quebec City QC G1K 9E2.

**7.2** The following insurance products are eligible for the draw: personal automobile insurance, home insurance for tenants, condominium owners, home owners or secondary residences, ATV or side-by-side insurance, snowmobile insurance, motorcycle insurance, watercraft insurance, trailer, motorhome or stationary trailer insurance.

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

**7.4** Beneva reserves the right to disqualify persons or cancel entries that are not in compliance with contest rules.

## 8. ENTRY RESTRICTIONS AND EXCLUSIONS

**8.1** The number of entries per person is limited, as described in Section 4 of these contest rules.

**8.2.** Employees, officers, mandataries, directors, administrators and representatives of Beneva Group Inc. and its affiliated companies, and individuals residing at the same address, may not enter the contest.

**8.3** Also excluded from entering contests are representatives, agents, firms and agencies attached to or affiliated with Beneva Group Inc. and its affiliated companies, and their employees and all other individuals living with these employees.

## 9. GENERAL CONDITIONS

**9.1** To be declared a winner, the entrant selected at random must:

- Reply to the email sent by the organizer to be informed of the terms and conditions for awarding their prize before Tuesday, August 2 at 11:59 p.m. The organizer will make two reminders; either one by email on Friday, July 29 and a phone call on Monday, August 1<sup>st</sup>, if applicable, failing which he will lose his right to the prize.
- Confirm that he or she meets the eligibility conditions and other requirements of these contest rules.
- Correctly and without assistance, answer a timed mathematical skill-testing question.
- Sign a liability waiver and declaration form, which will be forwarded by the organizer. This form must be emailed to the Contest Organizer within three (3) business days following receipt. Please indicate, « *Win your place at the Beneva balcony* » The form must be returned by email to [marc-antoine.labrecque-carrier@lacapitale.com](mailto:marc-antoine.labrecque-carrier@lacapitale.com)

Failure to comply with any of the above conditions or to accept the prize will result in disqualification of the entrant. In such a case, a new draw will be conducted, in accordance with these contest rules, until an eligible entrant has been chosen and declared a winner. If no participant is declared a winner within seven (7) days following the original draw, the Contest Organizer will have the right to cancel the prize.

## CONTEST RULES

---

**9.2 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.

**9.3 Disqualification** – The Contest Organizer reserves the right to disqualify any person or cancel one or more entries from a person who enters this contest or tries to do so by any means contrary to these contest rules or which would be unfair to the other entrants. Such person may be referred to the appropriate judicial authorities. The Contest Organizer's decision regarding this aspect of the contest is final and without appeal.

**9.4 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 person, unless otherwise indicated herein.

**9.5 Limitation of liability – Use of the prize.** The prize winner releases Beneva Group Inc., 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.

**9.6 Limitation of liability – Operations.** Beneva Group Inc., its advertising and promotional agencies, its 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.

**9.7 Limitation of liability – Registration.** Beneva Group Inc., its advertising and promotional agencies, its 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.

**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 RACJ approval, if required. In no case may Beneva Group Inc., its subsidiaries, its advertising and promotional agencies, the suppliers of products or services related to this contest or Beneva's employees, agents and representatives be required to award more prizes or to award any prize other than in accordance with these contest rules.

**9.9 Notice to entrants – Information disclosure outside of Quebec.** Beneva Group Inc. and its affiliated companies may be doing business with one or more service provider(s) based outside of Quebec. It is therefore possible that some of your personal information held by Beneva Group Inc. may be stored outside of Quebec and governed by the laws of foreign countries or states. By completing such forms, the entrant tacitly accepts such a situation.

**9.10 Authorization** – The prize winner authorizes the Contest Organizer and its representatives to, if required, use his or her name, photograph, image, voice, contact information, place of residence or any statement relating to the prize for advertising purposes, without any compensation.

## CONTEST RULES

---

**9.11 Participant** – For the purposes of these rules, the eligible participant is the person whose name appears on the entry, and it is to this person that the prize will be awarded if selected and declared a winner.

**9.12 Prize limit** – In no case may the Contest Organizer be required to award more prizes or to award any prize other than in accordance with these contest rules.

**9.13 Limitation of liability – Entry.** Persons who 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.

**9.14 Contest rules** – The contest rules are available at the Contest Organizer's offices located at 625 Jacques-Parizeau St., Québec QC G1K 9E2, and online at [balcon.beneva.ca](http://balcon.beneva.ca).

**9.15 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 Board only for the purpose of helping the parties reach a settlement.

**9.16 French version** – A French version of the rules is available on request at the following address: 625 Jacques-Parizeau St, PO Box 100, Québec QC G1K 9E2 In the event of a discrepancy between the French and English versions of the rules, the French version will prevail.