

CONTEST RULES

The Beneva Power Stroke contest

1. CONTEST ORGANIZER

The *Beneva Power Stroke* contest is organized by Beneva Inc. (“Beneva” or the “Contest Organizer”)

2. CONTEST PERIOD

The contest will be held in Quebec in two separate phases:

- Phase 1: 12:00 a.m. ET on July 5, 2023 to 11:59 p.m. ET on July 16, 2023 (“Contest Period”).
- Phase 2: 12:00 a.m. ET on July 19, 2023 to 11:59 p.m. ET on July 21, 2023 (“Contest Period”).

3. ELIGIBILITY CONDITIONS

To enter this contest, participants must:

- Be a resident of the province of Quebec.
- Be age 18 or over on July 17, 2023 for Phase 1 of the contest.
- Be age 18 or over on July 22, 2023 for Phase 2 of the contest.

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 are several ways to enter during the Contest Period:

4.1. Phase 1

Online

By completing an electronic entry form on the Beneva website or by leaving a comment under the post on Beneva’s Facebook account.

Entry forms are available at the following locations:

- On Beneva’s Facebook page <https://www.facebook.com/beneva.assurance.beneva.insurance>
- On the contest page <https://balcon.beneva.ca/en>.

Limit: One (1) entry per person.

4.2. Phase 2

Online

By leaving a comment under the post on Beneva’s Instagram account.

Entry forms are available at the following locations:

- On Beneva’s Instagram page <https://www.instagram.com/beneva.ca>

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Limit: One (1) entry per person.

5. **PRIZE DETAILS**

Entering this contest gives you the chance to win one of the following prizes:

- One (1) of the forty-one (41) pairs of tickets for the Beneva Balcony at the National Bank Open, which will take place in Montreal from August 7th to August 13, 2023.
 - Phase 1: Twenty-five (25) pairs of tickets
 - Entering via the contest page: Fifteen (15) winners of a pair of tickets
 - Entering via the Facebook page: Ten (10) winners of a pair of tickets
 - Phase 2: Sixteen (16) pairs of tickets
 - Entering via the Instagram page: Sixteen (16) winners of a pair of tickets

Each pair of tickets will grant:

- Access to the Beneva Balcony for a session.
- Refreshments and snacks during the session.
- The approximate value of each prize is \$500 per pair of tickets.
- Transportation is not included with the prize.

6. **SPECIFIC PRIZE CONDITIONS**

The prize cannot be redeemed for cash, transferred, assigned or exchanged.

Beneva reserves the right to assign the session of its choice (day and time) to the winner based on availability at the time the prize is awarded and does not guarantee the winner the session of his or her choosing.

7. **DRAW**

7.1 The prize will be awarded by a random draw from the eligible entries per phase.

- Phase 1: The draw will be held in the presence of an employee witness at 1:00 p.m. ET on July 17, 2023, at the Beneva Inc. head office located at 625 rue Jacques-Parizeau, Quebec QC G1K 9E2.

- Phase 2: The draw will be held in the presence of an employee witness at 1:00 p.m. ET on July 22, 2023, at the Beneva Inc. head office located at 625 rue Jacques-Parizeau, Quebec QC G1K 9E2.

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

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

8. **PARTICIPATION LIMITATIONS 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 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 Inc. and its affiliated companies, and their employees and all other individuals living with them.

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9. GENERAL CONDITIONS

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

- Be reached by telephone by the Contest Organizer, to discuss prize delivery arrangements within three (3) business days of the draw. To avoid being disqualified, be reached in no more than three (3) attempts and, if a voicemail message is left, return the Contest Organizer's call within three (3) business days of the voicemail.
- 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 administered by telephone.
- Sign a liability waiver and declaration form, which will be forwarded by the Organizer. This form must be sent to the Contest Organizer within three (3) business days following receipt. Please indicate *Beneva Power Stroke*. Please email the form to Marc-Antoine.labrecque-carrier@beneva.ca.

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.

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 the Contest Organizer, its advertising and promotional agencies and their employees, agents and representatives from any damage, harm 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. The Contest Organizer, its advertising and promotional agencies, its affiliated companies, 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.

9.7 Limitation of liability – Registration. The Contest Organizer, its advertising and promotional agencies, its affiliated companies, their employees, agents and representatives are not liable for any damage or loss that may be caused, directly or indirectly, in whole or

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in part, by the downloading of any web pages or software or by the transmission of any information concerning contest participation.

9.8 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.

9.9 Notice to entrants – Information disclosure outside of Canada. The Contest Organizer 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 the Contest Organizer may be stored outside of Quebec and governed by the laws of foreign countries or states. By completing these forms, participants tacitly accept such 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.

9.11 Participant – For the purposes of these Contest 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 all cases, the Contest Organizer, its affiliated companies, its advertising and promotional agencies, its suppliers of products or services related to this Contest or its employees, agents and representatives cannot be required to award a 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, its affiliated companies, 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 rue Jacques-Parizeau , Québec QC G1K 9E2, and online at: <https://balcon.beneva.ca/en>

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 RACJ 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 rue Jacques-Parizeau, 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.

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