

# CONTEST RULES

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## ***Winning \$20,000, it's worth it!***

### **1. CONTEST ORGANIZER**

The Winning \$20,000, it's worth it! 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 January 10, 2022 to 11:59 p.m. ET on January 10, 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 before January 10, 2023.

### **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 three ways to enter during the contest period:

#### **A. At events in which Beneva will participate**

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

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

#### **B. 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:

- On the beneva.ca website
- On websites for events presented by Beneva
- On websites of Beneva's publicity network

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

#### **C. At the time of a telephone or online quote**

Complete a telephone quote from Beneva or one of its authorized representatives, or an online quote at beneva.ca for an eligible personal home, automobile or leisure vehicle insurance product.

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

### **5. PRIZE DETAILS**

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

**One (1) cheque for \$20,000**

## 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 3:00 p.m. ET on February 16, 2023 at the Beneva Group Inc. head 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:

- Be reached by telephone by the Contest Organizer, to discuss prize delivery arrangements, within ten (10) 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 ten (10) 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 mailed to the Contest Organizer within five (5) business days following receipt. Please indicate *Winning \$20,000, it's worth it!* The form must be returned by mail to 625 Jacques-Parizeau St, PO Box 17100 Québec QC G1K 9E2, or by fax to 418 266- 3468, or by email [claudio.ferland@beneva.ca](mailto:claudio.ferland@beneva.ca).

Failure to comply with any of the above conditions or to accept the prize will result in

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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 forty-five (45) 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 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.

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**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 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 [20000.beneva.ca](http://20000.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.