


Contest Rules

You've come to the right place

1. Contest Organizer

The  You've come to the right place Contest is held and organized by Beneva Inc. ("Beneva" or the "Organizer").

2. Contest Period

The Contest will be held in Quebec from January 19, 2026, at 12:00 p.m. (ET) to January 17, 2027, at 11:59 p.m. (ET) (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 or before March 18, 2027**

4. How do you enter?

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

To enter the Contest, the eligibility conditions and the other conditions set out in these Contest rules must be met.

Subject to the limitations contained herein, there are 3 ways to enter during the Contest Period:

4.1 When requesting a quote online or over the phone:

By requesting a quote for an eligible insurance product:

- **By telephone** from Beneva or one of its authorized representatives; or
- **Online on Beneva's website or on the website of one of its authorized representatives.**
- Eligible insurance products for the prize draw are personal automobile insurance, home insurance for tenants, condominium owners, homeowners and secondary residences, insurance for non-resident owners, ATV or side-by-side insurance, snowmobile insurance, motorcycle insurance, watercraft insurance, trailer or motorhome insurance and stationary trailer insurance. Any quote for an insurance product that is not listed above is not eligible for the prize draw.

Limit: One entry per person for each quote, per eligible product

Alternative participation method (no purchase required). The Contest can also be entered by mail:

- On a piece of paper, write your full name, telephone number and full mailing address:
- Also write a unique and original 500-word essay on the following topic: "The importance of properly insuring your property."
- This must be received by the Contest end date at the following address: 625 rue Jacques-Parizeau, CP 17100, Québec QC G1K 9E2, to the attention of Cynthia Huot.

Limit: One entry per person per essay received

4.2 When requesting individual insurance or a financial service

- By completing an electronic information request form
- Or by making an appointment directly with a Beneva financial security advisor.

Limit: One entry per person for each completed form or appointment with a Beneva financial security advisor.

Alternative participation method (no purchase required). The Contest can also be entered by mail:

- On a piece of paper, write your full name, telephone number and full mailing address:
- Also write a unique and original 500-word essay on the following topic: "The importance of doing business with a financial security advisor."
- This must be received by the Contest end date at the following address: 625 rue Jacques-Parizeau, CP 17100, Québec QC G1K 9E2, to the attention of Cynthia Huot.

Limit: One entry per person per essay received

4.3 During an event in which Beneva participates, with groups, associations or partner unions:

- By completing an electronic entry form and indicating the expiry date of your eligible insurance policy.
- Eligible insurance products for the prize draw are personal automobile insurance, home insurance for tenants, condominium owners, homeowners and secondary residences, insurance for non-resident owners, ATV or side-by-side insurance, snowmobile insurance, motorcycle insurance, watercraft insurance, trailer or motorhome insurance and stationary trailer insurance. Any quote for an insurance product that is not listed above is not eligible for the prize draw.

Limit: One entry per person for each renewal date of an eligible product.

Alternative participation method (no purchase required). The Contest can also be entered by mail:

- On a piece of paper, write your full name, telephone number and full mailing address:
- Also write a unique and original 500-word essay on the following topic: "The benefits of bundling all your insurance with the same insurer."
- This must be received by the Contest end date at the following address: 625 rue Jacques-

Parizeau, CP 17 100, Québec QC, G1K 9E2, to the attention of Cynthia Huot

Limit: One entry per person per essay received

5. Prize details

Entering this contest gives you the chance to win one of the following prizes (totalling \$25,000):

First prize: A \$10,000 cheque to someone who entered through participation method 4.1.

Second prize: A \$10,000 cheque to someone who entered through participation method 4.2.

Third prize: A \$5,000 cheque to someone who entered through participation method 4.3.

6. Specific prize conditions

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

7. Draw

7.1 Date and location

The prize will be awarded by a random draw from the eligible entries. The draw will be held on March 18, 2027, at 3:00 p.m. (ET) in the presence of an employee witness at the Beneva head office located at 625 rue Jacques-Parizeau, Québec QC G1K 9E2.

7.2 Odds of winning

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

7.3 Disqualification or cancellation

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

8. Participation limitations and exclusions

8.1 Number of entries

The number of participations per person is limited in accordance with the provisions under section 4 of these Contest rules.

8.2 Participant exclusion

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

Also excluded from entering the Contest are representatives, agents, firms and agencies attached or affiliated with Beneva Inc. and its affiliated companies as well as their employees and the persons with whom they are domiciled.

9. General conditions

To be declared a winner, the entrants must be randomly selected and meet the following conditions:

- Be reached by telephone by the Organizer, to discuss prize delivery arrangements, within ten (10) business days after the draw. After no more than three (3) call attempts and one voicemail message, return the Contest Organizer's call within ten (10) business days, or risk being disqualified.
- Confirm that they meet the eligibility conditions and other requirements of these contest rules.
- Correctly answer, without assistance and within a limited time, a mathematical skill-testing question.
- Sign a liability waiver and declaration form, which will be forwarded by the Organizer. This form must be returned to Beneva within five (5) days following receipt. Please indicate You've come to the right place. Please email the form to concoursbeneva@beneva.ca.

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

9.1 Verification

Entries are subject to verification by the 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 participant in question will not be entitled to an entry or a prize. The Organizer's decision concerning any aspect of the contest, including but not limited to the eligibility or disqualification of entries, will be final and without appeal.

9.2 Disqualification

The 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 Organizer's decision regarding this aspect of the contest is final and without appeal.

9.3 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, if applicable.

9.4 Limitation of liability – Use of the prize

The prize winner releases the Organizer, its advertising and promotional agencies and their employees, agents and representatives from any potential damage, harm or loss resulting from their acceptance or use of the prize.

All participants 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.

9.5 Limitation of liability – Contest operation

The Organizer, its advertising and promotional agencies, its affiliated companies, their employees, agents

and representatives are not liable for any technological malfunctions that limit or make it impossible to enter the contest.

This includes any faulty computer components, software or lines of communication, the loss or absence of network communication capability, or any faulty, incomplete, incomprehensible or deleted transmissions by any computer or network.

9.6 Limitation of liability – Registration

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

9.7 Contest modification

The Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend, in whole or in part, this contest. It may exercise this right in the context of any event or any human intervention that could corrupt or affect the administration, security, impartiality or conduct of the contest as described in these contest rules.

9.8 Notice to participants – Data communication outside of Quebec

The 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 Organizer may be stored outside of Quebec and governed by the laws of foreign countries or states. By completing contest forms, participants tacitly accept such a situation.

For more information about Beneva's personal information protection practices, please refer to the complete version of our Privacy statement at www.beneva.ca.

9.9 Authorization

The prize winner authorizes the 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.

9.10 Participants

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

9.11 Prize limit

In no case may the 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 be required to award more prizes or to award any prize other than in accordance with these contest rules.

9.12 Limitation of liability – Entry

The person who enters or attempts to enter this contest releases the Organizer, its affiliated companies, its advertising and promotional agencies, 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.

9.13 Contest rules

The contest rules are available on request at the following address: 625 rue Jacques-Parizeau, Québec QC G1K 9E2 www.beneva.ca/en/legal/contests.

9.14 French version

A French version of the contest rules is available at Beneva's offices located at the following address: www.beneva.ca/fr/legal/concours. In the event of a discrepancy between the French and English versions of the rules, the French version will prevail.