

# Contest Rules

## I'm logged In!

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### 1. Contest Organizer

The *I'm logged In!* contest is held and organized by Beneva Inc. ("Beneva" or the "Contest Organizer").

### 2. Contest Period

The contest will be held in Canada from January 19, 2026, at midnight (ET) to January 18, 2027, at 11:59 p.m. ("Contest Period").

### 3. Eligibility Conditions

To enter this contest, participants must:

- Be a natural person
  - Be a resident of Canada
  - Be age 18 or over on or before the draw date (see section 7.1)

or

- Be a legal person
  - Be a resident of Canada

### 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.

**Limit: Three (3) entries per person for all participation methods combined (4.1, 4.2, 4.3 and 4.4).**

Subject to the limitations contained herein, there are four (4) ways to enter during the Contest Period:

**4.1 Having a Beneva Client Centre account for an active product at the time of the draw—such as a property and casualty insurance product (excluding surety and agricultural insurance), an individual insurance product, a financial services product, or a group insurance product.**

A person is automatically entered into the contest if they have or create a Beneva Client Centre account for an active product at the time of the draw—such as a property and casualty insurance product, an individual insurance product, a financial services product, or a group insurance product.

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

#### 4.2 Additional entry – Property and casualty insurance

A person can increase their chances of winning by opting to receive their home, car, leisure vehicle, or commercial insurance contract online. Anyone already receiving their contract digitally will also automatically receive an additional entry.

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

#### 4.3 Additional entry – Group Insurance

A person can increase their chances of winning by activating direct deposit for their group insurance. Anyone who has already activated direct deposit will also automatically receive an additional entry.

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

#### 4.4 Alternative participation method

It is also possible to enter the contest without making a purchase by mailing a sheet of white paper on which the participant writes their first name, last name, phone number, and complete mailing address (including postal code), along with a unique and original 500-word text on the following topic: The advantages of having a Beneva Client Centre account. The text must be received by mail before the end of the Contest Period date at 625 rue Jacques-Parizeau, PO Box 17 100, Québec QC G1K 9E2, to the attention of Marketing Agency.

**Limit: The alternative participation method provides from one (1) and three (3) entries per person, up to a maximum of three (3) entries per person for all participation methods combined (4.1, 4.2, 4.3 and 4.4).**

## 5. Prize details

Entering this Contest gives you the chance to win one (1) of four (4) \$5,000 cash prizes.

**Limit: One (1) prize per person**

## 6. Specific prize conditions

The prizes cannot be transferred, assigned or exchanged.

## 7. Draw

### 7.1 Date and location

The prizes will be awarded by random draw from the eligible entries. The draw will be held in the presence of an employee witness at the Beneva Group Inc. head office located at 625 rue Jacques-Parizeau, Quebec QC G1K 9E2, at approximately 3:00 p.m. on Thursday, February 26, 2027.

### 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 entries 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 two (2) 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 "I'm Logged In!" contest. Please email the form to [concoursbeneva@beneva.ca](mailto: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 thirty (30) days following the original draw, the Organizer will have the right to cancel the prize.

### 9.1 Verification

The Organizer reserves the right to disqualify any person or cancel one or more entries from a person who enters these contests or tries to do so by any means contrary to these contests 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 contests is 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 these contests or tries to do so by any means contrary to these contests 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 contests is final and without appeal.

### **9.3 Prize acceptance**

The prize must be accepted as described in these contests 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 – Contests 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 contests.

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 [beneva.ca](https://beneva.ca).*

### **9.9 Authorization**

The prize winner authorizes the Organizer and its representatives to, if required, use their 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 at the Organizer's offices located at 625 rue Jacques-Parizeau, Québec QC G1K 9E2, and online at the following address: <https://www.beneva.ca/en/legal/contests>.

#### **9.14 French version**

A French version of the rules is available at the following address: [beneva.ca/fr/legal/concours](https://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.