

2020 CUMIS (Home & Auto) Credit Union Employee Official Contest Rules and Regulations

1. No purchase necessary.
2. The contest begins on March 15, 2020 at 12:00:01 a.m. EST and will end on November 15, 2020 at 11:59:59 p.m. EST (the "Contest Period"). This contest is sponsored by CUMIS General Insurance Company (the "Sponsor").
3. There will be three (3) random draws, each for \$500.00, during the Contest Period. Prizes will be drawn during the Contest Period as indicated below.
 - Prize one draw to be held on or around May 15, 2020 for \$500, from all eligible entries received from March 15, 2020 at 12:00:01 a.m. EST to April 30, 2020 at 11:59:59 p.m. EST
 - Prize two draw to be held on or around August 15, 2020 for \$500, from all eligible entries received from March 15, 2020 at 12:00:01 a.m. EST to July 31, 2020 at 11:59:59 p.m. EST
 - Prize three draw to be held on or around November 15, 2020 for \$500, from all eligible entries received from March 15, 2020 at 12:00:01 a.m. EST to October 31, 2020 at 11:59:59 p.m. EST
4. To enter, call 1-800-810-2847 or visit www.cumis.com/quickquote and obtain a free, no-obligation Auto and Home insurance quote (Auto insurance not available in British Columbia, Manitoba and Saskatchewan). Alternatively, you may provide your name, address and telephone number, along with a 2,000 word or more handwritten essay on Insurance Protection and mail it, with sufficient postage, to:

The CUMIS Group Limited
2020 CUMIS (Home & Auto) Credit Union Employee Contest
Attn: Kathy Tomlinson
P.O. Box 5065, 151 North Service Road
Burlington ON L7R 4C2
5. If you wish to opt out of the automatic entry for this contest, please send your request to the address above. All entries and phone calls must be received by 11:59:59 p.m. EST October 31, 2020 (the "Contest Closing Date"). The Sponsor will not be responsible for late, lost or destroyed entries. Limit of one entry per person per draw, regardless of method of entry. In the event it is discovered that an entrant attempted to enter more than once, all of the entrant's entries will be void.
6. Unless otherwise provided for in these Official Rules, all information obtained for this Contest will only be used for the purpose of conducting the Contest.

7. There will be three (3) \$500 prizes available to be won. The combined value of the prizes to be awarded is \$1,500.

Limit of one (1) \$500 prize per person during the Contest Period.

Prizes must be accepted as described in these Official Rules and may not be transferred to another person, substituted for another prize, or exchanged in whole or in part.

Odds of winning a \$500 prize depends on the number of eligible entries received during the relevant Contest Period, as provided for in each instance below.

8. To be eligible for the \$500 prizes, entries must be received in the following time frames:
 - a. March 15, 2020 at 12:00:01 a.m. EST to April 30, 2020 at 11:59:59 p.m. EST (the "\$500 Prize 1 Time Period")
 - b. March 15, 2020 at 12:00:01 a.m. EST to July 31, 2020 at 11:59:59 p.m. EST (the "\$500 Prize 2 Time Period")
 - c. March 15, 2020 at 12:00:01 a.m. EST to October 31, 2020 at 11:59:59 p.m. EST (the "\$500 Prize 3 Time Period")
9. In order to win a \$500 Prize, the selected entrants will be contacted by mail, email, telephone and/or courier, must correctly answer a mathematical skill-testing question without assistance of any kind, whether mechanical or otherwise, and must be eligible according to the Official Rules.

In the event a selected entrant cannot be contacted within 21 days of the draw, another random draw will be conducted by the independent judges. All winners will be required to sign a standard Declaration and Liability Release Form releasing the Sponsor and its advertising and promotional agencies, and the contest judging organization from all liability.

A completed Declaration and Liability Release must be returned within seven (7) days following receipt, unless another return date is indicated, or the prize may be forfeited.

10. The Contest is open to all credit union employees. The credit union employee must also be a legal resident of Canada who has reached the age of majority in their province or territory of residence. The Contest is not open to residents of Quebec.

This Contest is subject to all applicable Federal, Provincial and Municipal laws and regulations. The Contest will be administered by the Sponsor. All decisions are final, and the Sponsor shall not be held responsible for any accident, negligence, printing, administrative or other errors that may arise or occur in connection with the Contest.

The Sponsor reserves the right to modify, amend or terminate this Contest with no obligation or liability. The Sponsor reserves the right to ensure each winner is an active employee of a

participating credit union. If a winner is not an active employee, the Sponsor reserves the right to disqualify the winner.

11. Prizes must be accepted as awarded, are non-refundable and non-transferrable. The Sponsor reserves the right to substitute a prize of equal or greater value. No correspondence will be entered into except with the selected entrant. By entering this Contest, the entrant's consent to the use of their name, city of residence, video image, and/or photograph in any related publicity or Internet posting without compensation or notification.
12. The contacted potential winner will be required to correctly answer, unaided, a time-limited mathematical skill-testing question before being declared a winner.
13. The winner agrees to sign the Sponsor's standard Declaration and Release form confirming compliance with the Contest Rules and Regulations and waiving any liability for the Sponsor, its partners, employees or any affiliates with regard to injury, accident or loss or damage of any kind arising out of participation in this promotion or acceptance of a prize as awarded.
14. The Sponsor is not responsible for lost, late, stolen, misdirected, mutilated, illegible or postage due entries. All entries become the property of the Sponsor, which assumes no responsibility for lost, stolen, delayed, damaged or misdirected entries, or for any problems or technical malfunction of any telephone network or lines. Entries are subject to verification and will be declared invalid if they are illegible, mechanically reproduced, mutilated, forged, falsified, altered or tampered with in any way. Entrants agree to abide by the Contest Rules and the decisions of the independent judging panel, which are final.

The Sponsor reserves the right at its sole discretion to disqualify an individual who tampers with or attempts to tamper with the entry process.

CAUTION: ANY ATTEMPT BY AN ENTRANT TO UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT PERMITTED BY LAW INCLUDING CRIMINAL PROSECUTION.

15. Unless otherwise specified, this Contest is governed by the laws of Ontario and the laws of Canada applicable therein, and is subject to all applicable federal, provincial and municipal laws and regulations.

