

Stay Connected! contest rules

1. Contest Organizer

This contest is organized by La Capitale Insurance and Financial Services Inc. (La Capitale).

2. Contest duration

The contest begins March 1, 2017 and ends at 11:59 p.m. on December 31, 2017 (ET).

3. Eligibility conditions

To enter this contest, participants must:

- Be of legal age in accordance with the legislation of the province or territory in which they reside
- Be a resident of a province or territory of Canada

- Be a La Capitale group insurance participant who is duly entered in the online group insurance register of La Capitale's Client Centre.

4. How to enter

To enter the contest, eligible participants must be already entered or enter in the online group insurance register of La Capitale's Client Centre. They can register by using the secure Client Centre site at lacapitale.com or by visiting www.lacapitale.com/client-centre.

Once a person is entered in the online group insurance register of La Capitale's Client Centre, he or she is automatically eligible for the draw that will be held at 4 p.m. on January 10, 2018 (ET). One entry per person.

5. Prize

The prize is one (1) Microsoft Surface Pro 4, 128GB/Intel Core m3 – 4GB RAM, valued at \$999 (Canadian currency before taxes). If the purchase price of the basic model of a Microsoft Surface Pro 4, 128GB/Intel Core m3 – 4GB RAM should be more than \$999 (CAN before taxes), the value of the prize is limited to the lowest-priced Microsoft Surface Pro 4, 128GB/Intel Core m3 – 4GB RAM (CAN before taxes) offered by Microsoft.

6. Draw

The draw will be made from among the eligible entries. The draw will take place at 4 p.m. on January 10, 2018 (ET) in the offices of La Capitale Insurance and Financial Services Inc. located at 625 Jacques-Parizeau St, Quebec, QC G1R 2G5.

7. Winner

A representative of La Capitale will telephone the individual whose name has been drawn. The La Capitale representative will attempt to contact the individual whose name has been drawn two times. To avoid being disqualified, the individual whose name has been drawn must contact La Capitale by telephone within 30 (thirty) days of the draw date. Otherwise, a new winner will be designated.

In the event that the individual whose name has been drawn is not eligible, La Capitale reserves the right to draw another entry from the other eligible entries received.

Failure to comply with any of the conditions in these contest rules 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 entrant is declared a winner within sixty (60) days following the original draw, La Capitale will have the right to cancel the prize.

Individuals whose name is drawn and who are eligible to participate in the contest, according to the contest rules, will have to correctly answer, unassisted, a time-limited skill-testing question, which a La Capitale representative will pose by telephone at a pre-arranged time. Any individual who does not answer this question correctly will be disqualified from the contest.

All decisions made by the representatives of La Capitale are final and without appeal.

To claim the prize, the winner must:

- a. Comply with these contest rules; and
- b. Sign a standard release form.

By signing the release form, the winner also consents to his or her name, address and/or photograph being used for promotional or other purposes by La Capitale and/or its affiliated companies, without further remuneration or other compensation.

8. Claiming the prize

The prize will be awarded to the winner according to the availability of the Microsoft Surface Pro 4, 128GB/Intel Core m3 – 4GB RAM on Microsoft's Canadian online boutique.

9. Exclusions

This contest is not open to employees, mandataries, directors, agents and/or representatives of La Capitale and its affiliated companies or any other individuals domiciled at the same address.

10. Liability waiver

This contest is subject to all applicable federal, provincial and municipal legislation. La Capitale cannot be held liable for: (i) any malfunction of the website during the contest; (ii) any technical problem or defect that may affect telephone networks or lines, computer systems, servers, access providers, computer equipment or software; (iii) any failure to receive an entry for any reason whatsoever, including but not limited to, technical problems or congestion affecting the Internet or any other site;

(iv) damage to the computer or other device belonging to the participant or any other person as a result of consulting or downloading material related to the contest; or (v) any combination of the above.

La Capitale cannot be held liable for changes to or the cancellation of the contest on account of, but not limited to, bad weather, storms, war, rebellion or insurrection. Furthermore, La Capitale cannot be held liable for any entry forms that are lost, incorrectly sent or received late or for any malfunction that, for whatever reason, affects the availability or the operating capacity of the website or any component of the telecommunication system and network during this contest.

11. General provisions

- Any individual who participates in this contest agrees to comply with the contest rules.
- The prize must be accepted as awarded. It may not be transferred, substituted or redeemed for cash. In a situation where the prize as described cannot be awarded for reasons beyond the control of La Capitale, another prize of an equivalent value will be substituted.
- La Capitale reserves the right to cancel the contest if events beyond its control should occur and prevent it from continuing the contest, subject in Quebec to the approval of the *Régie des alcools, des courses et des jeux* (the Board).
- Winners understand that La Capitale and the individuals involved in organizing this contest are not liable for any injury, accident, loss or other damage or inconvenience associated with the prize, either at the time of acceptance or during transport or usage. The winner acknowledges that the only warranty that applies to the prize is that offered by the manufacturer.
- For Quebec residents, any dispute respecting the conduct or organization of a publicity contest may be submitted to the Board 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.
- Full contest rules are available on the La Capitale website at www.lacapitale.com/stayconnectedcontest or by writing to La Capitale Insurance and Financial Services Inc. at Sales and Marketing, 625 Jacques-Parizeau St, PO Box 1500, Quebec, QC G1K 8X9