

Heading to a sun destination?
CONTEST RULES

1. CONTEST ORGANIZER

The *heading to a sun destination* contest is being held and organized by La Capitale Insurance and Financial Services Inc. (La Capitale or the Contest Organizer).

2. CONTEST PERIOD

The contest will be held in Quebec from 12:01 a.m. ET on August 1 to 11:59 p.m. ET on October 31, 2017 (the 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 the date of entry
- Have purchased Solis travel insurance from the SecuriGlobe financial services firm OR emailed an essay, as described in the section entitled "HOW TO ENTER," between August 1 and October 31, 2017.

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 two ways to enter during the contest period:

A. By purchasing a product by phone or online

By purchasing a Solis travel insurance product from La Capitale or one of its authorized representatives.

Limit: The Solis travel insurance product purchased during the contest period entitles the participant to one (1) entry.

B. By writing an essay

Send us a 500-word essay on why you should win the travel insurance.

The essay must be sent by email to the following address:

marion.bernier-rochefort@lacapitale.com

5. DETAILS OF THE PRIZE

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

Prize	Description	Total (taxes included)
1	Free travel insurance	Solis travel insurance valued at up to \$1,000

The prize cannot be exchanged, redeemed for cash or assigned.

6. INSURANCE CREDIT TERMS AND CONDITIONS

The following terms and conditions apply to insurance credits offered as a prize in this contest:

- The winner of insurance credits must satisfy the usual underwriting standards of La Capitale in order to take advantage of this prize. La Capitale reserves the right to decline to issue an insurance contract in the event the winner does not satisfy its usual underwriting standards. In this situation, a compensatory amount of \$250 will be awarded to the winner in the form of a cheque.
 - The winner must contact La Capitale or one of its authorized representatives before December 31, 2017 to get a quote. If eligible, he or she may apply the credit amount to the total annual premium, including taxes, of the insurance contract issued.
 - The insurance credit granted is limited to the premium amount, up to \$1,000.
 - If the insurance contract is cancelled by the insured or the insurer, the credit amount will be cancelled.
 - If the winner declines the insurance contract, he or she will be deemed to have waived the right to the prize.

7. SPECIFIC PRIZE CONDITIONS

The prize cannot be transferred, redeemed for cash or assigned. The prize corresponds to the value of Solis travel insurance purchased by the winner.

8. DRAW

- 8.1. The prize will be awarded by a random draw from all eligible entries. The draw will be held in the presence of an employee witness at 10:00 a.m. ET on November 22, 2017 at La Capitale's head office, located at 625 Jacques-Parizeau St, Quebec City QC G1R 2G5.

8.2. A single prize will be awarded.

8.3. La Capitale reserves the right to disqualify participants or entries that are not in compliance with contest rules.

9. ENTRY RESTRICTIONS AND EXCLUSIONS

9.1. The number of entries per person is limited in accordance with the provisions under section 4 of these contest rules.

9.2. Employees, mandataries, directors and representatives of La Capitale and its affiliated companies, and individuals residing at the same address, may not enter the contest.

9.3. Also excluded from entering the contest are affiliated agents and agencies, their employees and individuals residing at the same address.

10. GENERAL PROVISIONS

10.1. To be declared a winner, the participant selected at random must:

- Be reached by telephone by the Contest Organizer, to discuss prize delivery arrangements within five (5) business days of the draw. To avoid being disqualified, be reached in no more than two (2) attempts and, if a voicemail message is left, return the Contest Organizer's call within thirty (30) 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 Contest Organizer. The form must be returned to the Contest Organizer, either by mail at 625 Jacques-Parizeau St, PO Box 17100, Quebec QC G1K 9E2, by fax at 418 644-4352 or by email to marion.bernier-rochefort@lacapitale.com within ten (10) business days following receipt.

Failure to comply with any of the above conditions 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, the Contest Organizer will have the right to cancel the prize.

10.2. Verification Entry forms 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 participants, 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.

10.3. 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 participants. 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.

10.4. 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.

10.5. Limitation of liability – Use of the prize The prize winner releases the Contest Organizer, 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. The participant selected acknowledges that, as of his or her 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.

10.6. Limitation of liability – Contest operation The Contest Organizer, its advertising and promotional agencies and their 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.

10.7. Limitation of liability – Registration The Contest Organizer, its advertising and promotional agencies and 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.

10.8. 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 the *Régie des alcools, des courses et des jeux* approval, if required. In no case may the Contest Organizer, its subsidiaries, its advertising and promotional agencies, the suppliers of products or services related to this contest or their employees, agents and representatives be required to award more prizes or to award any prize other than in accordance with these contest rules.

10.9. Notice to entrants – Information disclosure outside of Quebec La Capitale 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 La Capitale may be stored outside of Quebec and governed by the laws of foreign countries or states. By completing such forms, participants tacitly accept such a situation.

- 10.10. 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.
- 10.11. 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.
- 10.12. 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.
- 10.13. 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.
- 10.14. Contest rules** The contest rules are available at the Contest Organizer's offices located at 625 Jacques-Parizeau St, Quebec QC G1K 9E2, and online at lacapitale.com/contest-solis-travel-insurance or lacapitale.com/concours-solis-assurance-voyage.
- 10.15. 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 RACJ only for the purpose of helping the parties reach a settlement.
- 10.16. French version** A French version of the rules is available on request at the following address: 625 Jacques-Parizeau St, PO Box 17100, Quebec QC G1K 9E2. In the event of a discrepancy between the French and English versions of the rules, the French version will prevail.