

# CONTEST RULES

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## *Win \$5,000 with the Client Centre*

### 1. **CONTEST ORGANIZER**

The *Win \$5,000 with the Client Centre* contest is being held and organized by La Capitale Insurance and Financial Services (**La Capitale** or the **Contest Organizer**).

### 2. **CONTEST PERIOD**

The contest will be held in Quebec from 9:00 a.m. ET on February 8, 2021 to 11:59 p.m. ET on June 30, 2021 (**Contest Period**).

### 3. **ELIGIBILITY CONDITIONS**

#### a) Participating individuals

To enter this contest, participants must:

In Quebec:

- Be a resident of the province of Quebec.
- Be age 18 or over on or before June 30, 2021.
- On June 30, 2021, hold an insurance, savings, or investment product with La Capitale General Insurance Inc. or La Capitale Civil Service Insurer Inc.
- Have an open account in La Capitale's Client Centre.

Rest of Canada:

- Be a resident of a province or territory of Canada.
- Be of legal age, in accordance with the legislation of the province or territory in which they reside, on or before June 30, 2021.
- On June 30, 2021, hold an insurance, savings, or investment product with La Capitale General Insurance Inc. or La Capitale Civil Service Insurer Inc.
- Have an open account in La Capitale's Client Centre.

#### b) Companies

To enter this contest, companies must:

- Operate a company in the province of Quebec.
- Be registered in the *Registraire des entreprises*
- On June 30, 2021, hold an eligible commercial insurance product from La Capitale General Insurance Inc.
- Have an open account in La Capitale's Client Centre, unless eligible for automatic enrolment, if it holds one of the products under Section 4 of these contest rules.

### 4. **HOW TO ENTER**

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

To enter the contest, individuals or companies must satisfy the eligibility conditions and the other conditions set out in these contest rules.

Subject to the limitations contained herein, there is one (1) way to enter during the Contest Period:

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## A. Online

By registering for La Capitale's Client Centre on [lacapitale.com/clientcentre](http://lacapitale.com/clientcentre).

Are automatically entered:

- Any individual who, on the effective date of the contest, already holds a valid insurance, savings or investment product with La Capitale General Insurance Inc. or La Capitale Civil Service Insurer Inc. and is registered for the Client Centre.
- Any company which, on the effective date of this contest, holds a valid commercial insurance product with La Capitale General Insurance Inc. and is registered for the Client Centre.
- Any company which, during the Contest Period, purchases from La Capitale General Insurance Inc. a commercial insurance product other than one of the products below:
  - Commercial property
  - Commercial vehicle
  - Private passenger vehicle
  - Commercial trailer

Limit: One (1) entry per person or eligible company. The number of entries is not increased if one person or company holds more than one (1) product or La Capitale Client Centre accounts.

## 5. PRIZE DETAILS

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

<b>Prize</b>	<b>Description</b>	<b>Total (taxes included)</b>
1 (one)	<b>A \$5,000 cheque</b>	<b>\$5,000</b>

## 6. SPECIFIC PRIZE CONDITIONS

Prizes cannot be refunded, transferred, redeemed for cash or assigned.

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## 7. DRAW

- 7.1 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 10:30 a.m. ET on January 25, 2022 at La Capitale's head office in Quebec City.
- 7.2 The odds of winning depend on the number of eligible entries received during the Contest Period.
- 7.3 A single prize will be awarded to the winning individual or company.
- 7.4 La Capitale reserves the right to disqualify persons, companies, or cancel entries that are not in compliance with contest rules.
- 7.5 Only the winning individual or company will be contacted.

## 8. ENTRY RESTRICTIONS AND EXCLUSIONS

- 8.1 The number of entries per person or company is limited, as described in Section 4 of these contest rules.
- 8.2 Employees, mandataries, officers, directors and representatives of La Capitale, SSQ, Life Insurance Company Inc. and their affiliated companies, and individuals residing at the same address, may not enter the contest.
- 8.3 Companies owned\* by employees, mandataries, officers, directors and representatives of La Capitale, SSQ, Life Insurance Company Inc. and their affiliated companies, and individuals residing at the same address, may not enter the contest.
- 8.4 Also excluded from entering the contest are representatives, firms, affiliated agents and agencies of La Capitale, SSQ, Life Insurance Company Inc. and their affiliated companies, their employees and individuals residing at the same address and any companies owned by these persons.
- 8.5 Automatically excluded from the draw are eligible individuals or companies duly registered for the contest who, on June 30, 2021, no longer hold a valid product with La Capitale General Insurance Inc. or La Capitale Civil Service Insurer Inc. or who no longer have a Client Centre account.

\*A company is deemed to be "owned" when:

- its share capital is held, in whole or in part, by one of the persons mentioned in this section.
- it refers to a sole proprietorship (self-employed worker) in which the professional or commercial activity is carried out by one of the persons mentioned in this section.

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## 9. GENERAL CONDITIONS

9.1 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 five (5) 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 Organizer. The form must be mailed to the Contest Organizer at 625 Jacques-Parizeau St, PO Box 17100, Québec QC G1K 9E2, faxed to 514 380-8815 or emailed to [marion.bernier-rochefort@lacapitale.com](mailto:marion.bernier-rochefort@lacapitale.com), within three (3) business days following receipt. Please indicate "Log in to our Client Centre for a chance to win \$5,000" contest.

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

- 9.2 **Verification.** Each entry is 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 participant 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 an entry or participant, 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.
- 9.3 **Disqualification.** The Contest Organizer reserves the right to disqualify any person or company or cancel the entry from a person or company 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. The Contest Organizer's decision regarding this aspect of the contest is final and without appeal.
- 9.4 **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 or company, unless otherwise indicated herein.
- 9.5 **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

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of 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.

- 9.6 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.
- 9.7 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.
- 9.8 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 RACJ 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 its employees, agents and representatives be required to award more prizes or to award any prize other than in accordance with these contest rules.
- 9.9 Notice to participants – 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.
- 9.10 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.
- 9.11 Participant.** For the purposes of these rules, the eligible participant is the person or company who created a La Capitale Client Centre account, and it is to this person or company that the prize will be awarded if selected and declared a winner.
- 9.12 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.
- 9.13 Limitation of liability – Entry.** Persons or companies 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.

**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 <https://www.lacapitale.com/en/client-centre-contest>.

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9.14 **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 Board only for the purpose of helping the parties reach a settlement.

9.15 **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.

*L'emploi du masculin est utilisé dans le seul but d'alléger le texte.*