

# CONTEST RULES

## ***THANKS contest*** ***La Capitale General Insurance's loyalty program***

### **1. CONTEST ORGANIZER**

The *THANKS* contest is being held and organized by La Capitale General Insurance ("La Capitale" or the "Contest Organizer").

### **2. CONTEST PERIOD**

The contest will be held in Quebec from 12:00 a.m. ET on March 17, 2018 to 11:59 p.m. ET on December 31, 2018 (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 or before December 31, 2018.
- Have three or more years of recognized loyalty as a client of La Capitale General Insurance.

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

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

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

Subject to the limitations contained herein, every person who, at the end of the Contest Period, has three or more years of client loyalty, as recognized by La Capitale General Insurance's *THANKS* program, is automatically entered.

Limit: The number of entries per person varies based on the number of years of loyalty recognized by the *THANKS* program, as follows:

<b>Number of years of recognized loyalty</b>	<b>Number of entries provided</b>
3 – 4 years	3 second prize entries
5 – 9 years	5 first and second prize entries
10 – 14 years	10 first and second prize entries
15 – 19 years	15 first and second prize entries
20 – 24 years	20 first and second prize entries
25+ years	25 first and second prize entries

### **5. DETAILS OF THE PRIZES**

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

<b>Prize</b>	<b>Description</b>		<b>Total (taxes included)</b>
First	<b>2 travel vouchers</b>	- Travel vouchers, each worth \$5,000	<b>\$10,000</b>
Second	<b>50 gift cards</b>	- Gas gift cards, each worth \$200	<b>\$10,000</b>

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### 6. SPECIFIC PRIZE CONDITIONS

- 6.1. Prizes cannot be refunded, transferred, redeemed for cash or assigned.
- 6.2. **The travel vouchers can be applied toward any vacation or cruise packages offered by Voyages Laurier Du Vallon.**
- 6.3. The use of the travel vouchers is subject to availability at the time of the reservation and other conditions imposed by the travel agency.

### 7. DRAW

- 7.1. The prizes will be awarded by a random draw from all eligible entries, as described in Section 4 of these contest rules. The draw will be held in the presence of an employee witness at 3:00 p.m. ET on February 4, 2019 at La Capitale's head office in Quebec City.
- 7.2. The odds of winning depend on the number of eligible entries, which will be determined as set out in Section 4. In the event a participant is drawn more than once, the Contest Organizer will draw another participant until fifty-two (52) winners as described in these rules have been drawn.
- 7.3. An individual can only receive one prize.
- 7.4. The draw will be conducted as set out below.

All persons with five or more years of recognized loyalty will be included in the draw for two (2) travel vouchers, as indicated in Section 4. The first person whose name is randomly selected from among all eligible entries will be declared the winner of the first travel voucher, and the second person whose name is randomly selected will be declared the winner of the second travel voucher.

All persons with three or more years of recognized loyalty will be included in the draw for fifty (50) gift cards, as indicated in Section 4. The first person whose name is randomly selected from among all eligible entries will be declared the winner of the first gift card, and so on, until all 50 gift cards have been awarded.

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

### 8. ENTRY RESTRICTIONS AND EXCLUSIONS

- 8.1. The number of entries per person is limited, as described in Section 4 of these contest rules.
- 8.2. Employees, mandataries, directors and representatives of La Capitale and its affiliated companies, and individuals residing at the same address, may not enter the contest.
- 8.3. Also excluded from entering the contest are affiliated agents and agencies, their employees and individuals residing at the same address.

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## 9. GENERAL PROVISIONS

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

- Be reached by telephone or email by the Contest Organizer, to discuss prize delivery arrangements within five (5) business days of the draw. The Contest Organizer will make three (3) attempts by telephone and one (1) attempt by email. To avoid being disqualified, the participant selected must return the Contest Organizer's call within five (5) business days.
- 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 by mail to 625 Jacques-Parizeau St, PO Box 17100 Quebec QC G1K 9E2, or by fax to 514 380-8815, or by email to sarah.trudel-boisclair@lacapitale.com within five (5) business days following receipt. Please indicate "THANKS 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:** Entries 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 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 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.

**9.3. 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.

**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, 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. Each 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.

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- 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. 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.
- 9.10. Participant** For the purposes of these rules, the eligible participant is the person whose name appears on the liability waiver and declaration form, and 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 Contest Organizer 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** 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.
- 9.13. 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/thanks-contest](http://lacapitale.com/thanks-contest).
- 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 RACJ 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 and online at: [lacapitale.com/thanks-contest](http://lacapitale.com/thanks-contest). In the event of a discrepancy between the French and English versions of the rules, the French version will prevail.