

CONTEST RULES

Live Your Life to the Max with La Capitale

1. **CONTEST ORGANIZER**

The *Live Your Life to the Max with La Capitale* contest is being organized by La Capitale General Insurance Inc. (La Capitale or the Contest Organizer)

2. **CONTEST PERIOD**

The contest will be held in Quebec from 12:00 a.m. ET on July 1, 2017 to 11:59 p.m. ET on October 31, 2018 (the contest period).

3. **ELIGIBILITY CONDITIONS**

To enter this contest, participants must be

- A resident of the province of Quebec.
- Age 18 or over on or before October 31, 2018.
- Hold a valid driver's licence.

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 four (4) ways to enter during the contest period:

A. At events in which La Capitale will participate

Complete a paper or electronic entry form and indicate the expiry date of your personal home, automobile or leisure vehicle insurance contract that is eligible under Section 8.1.1 of these rules.

Limit: One (1) entry per person, per eligible product. (See the table in Section 8.1.1 for the distribution of entries.)

B. Online

Complete the electronic entry form and indicate the expiry date of your personal home, automobile or leisure vehicle insurance contract that is eligible under Section 8.1.1 of these rules.

Entry forms are available at the following locations:

- On the lacapitale.com website
- At events in which La Capitale participates
- On websites for events presented by La Capitale
- On websites of La Capitale partners
- On websites of publishers who are La Capitale partners
- On websites of La Capitale's publicity network

Limit: One (1) entry per person, per eligible product. (See the table in Section 8.1.1 for the distribution of entries.)

CONTEST RULES

C. At the time of a telephone or online quote

By requesting a telephone quote from La Capitale or one of its authorized representatives, or an online quote at lacapitale.com for a personal home, automobile or leisure vehicle insurance product that is eligible under Section 8.1.2 of these rules.

Limit: One quote for one of the eligible products entitles participants to two (2) entries. A single quote per person, per product is eligible for the draw. (See the table in Section 8.1.2 for the distribution of entries.)

D. Coverage with La Capitale

Those who already hold personal home, automobile or leisure vehicle insurance that is eligible under Section 8.1.2 of these rules and in effect at the end of the contest period are automatically entered.

Limit: Each product owned entitles participants to two (2) entries. (See the table in Section 8.1.2 for the distribution of entries.)

5. DETAILS OF THE PRIZES

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

Prize	Description	Total (taxes included)
1st	A 2018 Nissan Qashqai S valued at \$25,711, delivery, pre-delivery inspection and taxes included.* Plus: - A Lifetime Airmedic family coverage valued at approximately \$9,500 (including taxes)** - A \$500 credit (tax included) toward a one-year insurance policy for this prize with La Capitale	\$35,711
2nd	A 2018 Polaris 900 RZR 900 Side-by-Side, valued at \$18,885, freight, pre-delivery inspection and taxes included* Plus: - A Lifetime Airmedic family coverage valued at approximately \$9,500 (including taxes)** - A \$500 credit (tax included) toward a one-year insurance policy for this prize with La Capitale	\$28,855
3rd	A 2018 Polaris 800 Titan Adventure 155 valued at \$20,495, freight, pre-delivery inspection and taxes included Plus: - A Lifetime Airmedic family coverage valued at approximately \$9,500 (including taxes)** - A \$500 credit (tax included) toward a one-year insurance policy for this prize with La Capitale	\$30,495
4th	A 2018 Indian Motorcycle Indian Scout Sixty motorcycle valued at \$13,596, freight, pre-delivery inspection and taxes included* Plus: - A Lifetime Airmedic family coverage valued at approximately \$9,500 (including taxes)** - A \$500 credit (tax included) toward a one-year insurance policy for this prize with La Capitale	\$23,596

CONTEST RULES

5th	A 2018 Polaris ATV Sportman 570 SP, valued at \$13,021, freight, pre-delivery inspection and taxes included*	Plus: - A Lifetime Airmedic family coverage valued at approximately \$9,500 (including taxes)** - A \$500 credit (tax included) toward a one-year insurance policy for this prize with La Capitale	\$23,021
6th	A 2018 Princecraft Amarok DLX WS watercraft, valued at \$33,800, freight, pre-delivery inspection and taxes included*	Plus: - A Lifetime Airmedic family coverage valued at approximately \$9,500 (including taxes)** - A \$500 credit (tax included) toward a one-year insurance policy for this prize with La Capitale	\$43,800
7th	A 2018 ProLite Mini travel trailer, valued at \$22,500, freight, pre-delivery inspection and taxes included*	Plus: - A Lifetime Airmedic family coverage valued at approximately \$9,500 (including taxes)** - A \$500 credit (tax included) toward a one-year insurance policy for this prize with La Capitale	\$32,500
8th	A complete set of motorcycle clothing valued at \$1,510 from Importations Thibault	Includes: jacket, pants, gloves, helmet, boots and motorcycle communication system.	\$1,510
9th	A complete set of ATV clothing valued at \$1,474 from Importations Thibault	Includes: jacket, pants, gloves, raincoat, rain pants, boots, glasses, helmet, knee protector and bag.	\$1,474
10th	A complete set of snowmobile clothing valued at \$1,512 from Importations Thibault	Includes: jacket, pants, gloves, boots, glasses, helmet and hood.	\$1,512

***Prizes conditions:** *The vehicles and property offered as prizes are also subject to the terms and conditions stated in Section 7 of these rules.*

****Lifetime coverage:** *Lifetime coverage refers to the winner's lifetime.*

*****Insurance credits:** *These prizes are also subject to the terms and conditions stated in Section 6 of these rules. The winners must satisfy La Capitale's usual underwriting standards in order to obtain an insurance contract for the prize.*

6. INSURANCE CREDIT TERMS AND CONDITIONS

The following terms and conditions apply to insurance credits offered as prizes 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.

CONTEST RULES

- The winner must contact a La Capitale damage insurance agent for a quote and, if eligible, he or she may apply the credit amount to the total annual premium, including taxes, of the contract issued for insuring the prize.
- If the annual premium, including taxes, is less than the credit amount won, the winner may use the balance of the prize to reduce the deductible, increase coverage or apply it to part or all of the premiums in future years. There is no time limit on applying the entire prize.
- If the insurance contract is cancelled by the insured or the insurer, the unused credit amount is cancelled.
- If the winner declines the insurance contract, he or she is deemed to have waived the right to the insurance credit portion of the prize.

7. SPECIFIC PRIZE CONDITIONS

This prize cannot be refunded, transferred, redeemed or assigned.

8. DRAW

8.1. The prizes will be awarded by a random draw from the eligible entries. The draw will be held in the presence of an employee witness at 3 p.m. ET on November 30, 2018 at La Capitale's head office in Quebec City.

The draw for the prize will be made from among the following eligible entries:

- All paper or electronic entry forms showing an expiry date for any insurance product eligible for the prize, as described in Sections 4A and 4B of these rules.
- All entries associated with online or telephone quotes for any insurance product eligible for the prize, as described in Section 4C of these rules.
- All entries associated with any insurance product eligible for the prize already in effect, as described in Section 4D of these rules.

Insurance products eligible for the draw are the following:

8.1.1. By participating as described in Sections 4A and 4B:

Personal automobile insurance, home insurance for home owners, condo owners or tenants, ATV or side-by-side insurance, snowmobile insurance, motorcycle insurance, watercraft insurance, trailer or motorhome insurance.

Prizes and description	Insurance products eligible for each draw
1st prize: A 2018 Nissan Qashqai S valued at \$25,711, freight, pre-delivery inspection and taxes included*	Personal automobile insurance Home insurance for tenants Home insurance for homeowners Home insurance for condominium owners
2nd prize: A 2018 Polaris RZR 900 Side-by-Side, valued at \$18,885, freight, pre-delivery inspection and taxes included*	ATV insurance including side-by-side vehicles
3rd prize: A Polaris 800 Titan Adventure 155 snowmobile valued at \$20,495, freight, pre-delivery inspection and taxes included*	Snowmobile Insurance

CONTEST RULES

4th prize: A 2018 Indian Motorcycle Indian Scout Sixty motorcycle valued at \$13,596, freight, pre-delivery inspection and taxes included*	Motorcycle Insurance
5th prize: A 2018 Polaris Sportman 570 SP ATV valued at \$13,021, freight, pre-delivery inspection and taxes included*	ATV insurance including side-by-side vehicles
6th prize: A 2018 Princecraft Amarak DLX WS watercraft valued at \$33,800, freight, pre-delivery inspection and taxes included*	Watercraft Insurance
7th prize: A 2018 ProLite Mini travel trailer valued at \$22,500, freight, pre-delivery inspection and taxes included*	Trailer Insurance Motorhome Insurance
8th prize: A complete set of motorcycle clothing valued at \$1,510 from Importations Thibault	Motorcycle Insurance
9th prize: A complete set of ATV clothing valued at \$1,474 from Importations Thibault	ATV insurance including side-by-side vehicles
10th prize: A complete set of snowmobile clothing valued at \$1,512 from Importations Thibault	Snowmobile Insurance

8.1.2. By participating as described in Sections 4C and 4D:

Personal automobile insurance, home insurance for home owners, non-resident owners, condo owners, tenants, mobile homes, secondary residences, ATV or side-by-side insurance, snowmobile insurance, motorcycle insurance, scooter insurance, watercraft insurance, trailer, stationary trailer and motorhome insurance, utility trailer insurance and farm tractor insurance.

Prizes and description	Insurance products eligible for each draw
1st prize: A 2018 Nissan Qashqai S valued at \$25,711, freight, pre-delivery inspection and taxes included*	Personal automobile insurance Home insurance for tenants Home insurance for homeowners Home insurance for condominium owners Home insurance for non-resident owners Home insurance for mobile homes Home insurance for a secondary residence Utility trailer insurance Farm tractor insurance Moped insurance
2nd prize: A 2018 Polaris RZR 900 Side-by-Side, valued at \$18,885, freight, pre-delivery inspection and taxes included*	ATV insurance including side-by-side vehicles
3rd prize: A Polaris 800 Titan Adventure 155 snowmobile valued at \$20,495, freight, pre-delivery inspection and taxes included*	Snowmobile Insurance

CONTEST RULES

4th prize: A 2018 Indian Motorcycle Indian Scout Sixty motorcycle valued at \$13,596, freight, pre-delivery inspection and taxes included*	Motorcycle Insurance
5th prize: A 2018 Polaris Sportman 570 SP ATV valued at \$13,021, freight, pre-delivery inspection and taxes included*	ATV insurance including side-by-side vehicles
6th prize: A 2018 Princecraft Amarok DLX WS watercraft valued at \$33,800, freight, pre-delivery inspection and taxes included*	Watercraft Insurance
7th prize: A 2018 ProLite Mini travel trailer valued at \$22,500, freight, pre-delivery inspection and taxes included*	Trailer Insurance Motorhome Insurance Stationary Trailer Insurance
8th prize: A complete set of motorcycle clothing valued at \$1,510 from Importations Thibault	Motorcycle Insurance
9th prize: A complete set of ATV clothing valued at \$1,474 from Importations Thibault	ATV insurance including side-by-side vehicles
10th prize: A complete set of snowmobile clothing valued at \$1,512 from Importations Thibault	Snowmobile Insurance

8.2. The odds of winning depend on the number of eligible entries received during the contest period.

8.3. An individual can only receive one prize.

8.4. 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, as described in 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 entrant selected at random must:

- Be reached by telephone by the Contest Organizer, to discuss prize delivery arrangements within ten (10) business days of the draw. To avoid being disqualified, be reached in no more than three (3) attempts and, if a voicemail message is left, return the Contest Organizer's call within ten (10) business days of the voicemail.

CONTEST RULES

- 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 melanie.beland@lacapitale.com within five (5) business days following receipt. Please indicate "Live Your Life to the Max with La Capitale" contest.

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 thirty (30) days following the original draw, the Contest Organizer will have the right to cancel the prize.

10.2.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 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 entrants, 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 entrants. 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. Each entrant 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.

CONTEST RULES

- 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 its 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, the entrant tacitly accepts 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. Entrant** For the purposes of these rules, the eligible entrant 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 profitez.lacapitale.com/en/.
- 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.