

The 1K Giveaway

CONTEST RULES AND REGULATIONS (the "Contest Rules")

NO PURCHASE OF ANY KIND IS NECESSARY TO ENTER OR WIN. MAKING A PURCHASE WILL NOT INCREASE YOUR CHANCE OF WINNING.

1. SPONSOR: The 1K Giveaway (the "**Contest**") is sponsored by HUB INTERNATIONAL ONTARIO LIMITED, 2265 UPPER MIDDLE RD E #700, OAKVILLE, ONTARIO L6H 0G5 (the "**Sponsor**").

2. ELIGIBILITY: The Contest is open to eligible members of professional or occupational associations, alumni associations, non-profit organizations, trade unions, or employment groups that have entered into an approved Economical Select® or Economical® group automobile or home insurance program with the Sponsor, that are not eligible to participate in any other contest being run concurrently by the Sponsor ("**Eligible Group**") at time of entry. Individuals that meet the criteria to join an Eligible Group, but that are not members of Eligible Group at time of entry, may enter by submitting an essay of 50 to 100 words in length, as provided in Section 4 (How to Enter), and must otherwise comply with all Contest Rules.

Open to legal residents of Canada over the age of majority in their province of residence at time of entry excluding residents of Quebec, the Northwest Territories, Nunavut, Yukon, Newfoundland and Labrador or employees of the Sponsor or the Sponsor's Affiliates (as defined by the *Insurance Companies Act* (Canada), as amended), or the spouses, partners, children or persons residing with such employees.

By participating in this Contest, entrants acknowledge compliance with and agree to be bound by all Contest Rules. Entrants who do not comply with the Contest Rules are subject to disqualification by the Sponsor, in the Sponsor's sole discretion, whose decisions shall be final.

By participating in this Contest, each entrant expressly grants the Sponsor, its Affiliates, agents, representatives, and marketing partners the right to print, publish, broadcast and use worldwide in any media format now known or hereinafter developed at any time(s), including but not limited to, the World Wide Web, the Sponsor's Internet websites and social media pages their name, comments, city/town and province of residence, written entry (if applicable, as may be edited in Sponsor's sole discretion), image, voice or video camera footage for any news, advertising, marketing or publicity purposes with respect to this Contest, without further notice, compensation or review by entrant

3. CONTEST DATES AND TIMES: The Contest begins on October 24, 2018 at 12:01 a.m. EST and ends on March 31, 2019 at 11:59 p.m. EST ("**Contest End Date**"), after which time the Contest will be closed and no further entries shall be accepted.

4. HOW TO ENTER:

Insurance Policy/Quotation Entry Method: Members of Eligible Group at time of entry can enter the Contest by calling the Sponsor and: (i) providing the expiry date of their home or automobile insurance policy currently in force in a province where the Contest is open, (ii) requesting and obtaining a home or automobile insurance quote from the Sponsor, or (iii) entering as a current (at time of entry) home or automobile policyholder of Economical Select® or Economical®.

Essay Entry Method: Entrants that at the time of entry: (i) are not members of Eligible Group, but who otherwise meet the criteria to be able to join an Eligible Group (for example, they are a type of professional that could join a professional association for that type of profession where that professional association is also an Eligible Group) and who do not want to join such Eligible Group; or (ii) that are members of Eligible Group and do not want to enter by completing the "Insurance Policy/Quotation Entry Method" as outlined above, can enter by submitting a written essay of 50 to 100 words in length on the topic of "the importance of insurance", along with their typed and complete name and telephone number and name of the Eligible Group to which they are a member or are eligible to join (collectively, the "**Written Submission**"), and sending the Written Submission by mail in an envelope with sufficient postage to 1K Giveaway c/o **2265 UPPER MIDDLE RD E #700, OAKVILLE, ONTARIO L6H 0G5** and must otherwise comply with all Contest Rules. Joining an Eligible Group is not a condition to winning any prize in this Contest.

For the purposes of this Contest, "receipt" of an entry occurs when: (i) a telephone operator as provided by Sponsor records all required information from an entrant and provides entrant with an insurance quote, or (ii) physical receipt by Sponsor of a Written Submission, both in the Sponsor's sole discretion. All entries made by the Insurance Policy/Quotation Entry Method must be received live by a telephone operator and not by voicemail, fax or any other non-live means. All entries must include the complete name and telephone number of an entrant and expiry date(s) of a home or automobile insurance policy currently in force in a province where the Contest is open (if entering by providing the expiry dates of existing policy(ies)), to be a valid and are subject to verification by the Sponsor in its sole discretion. Entrants requesting an insurance quote may be required to provide insurance policy information, claims history, driving record, number of years insured and/or the value of an automobile or home.

Limit one (1) entry per person/per member of an Eligible Group. By way of illustration, if a member of an Eligible Group has related household members, only one (1) of them may enter the Contest. Limit one (1) entry per person during the Contest Period for entrants that are not members of Eligible Group.

Any attempt or suspected attempt to use robotic, automatic, programmed, or otherwise, illicit means to enter the Contest, or any other methods not authorized by these Contest Rules, for example, but not limited to, creating multiple accounts, identities, or registrations, all in the Sponsor's sole discretion, shall be deemed as tampering and may disqualify you from entering, participating and/or winning a prize. Entries that: (i) contain false or incomplete information; (ii) are late, lost, inaudible, damaged, misdirected, garbled, altered or otherwise irregular; or (iii) do not conform with or satisfy any or all of the conditions of the Contest Rules, will be deemed void. All entries become the property of the Sponsor upon receipt and none will be returned. No correspondence will be entered into except with selected entrants.

5. CONTEST PRIZE: There are four (4) CAD \$1,000 gift card redeemable through Tango Card, Inc., from a list of pre-approved vendors, and subject to the terms and conditions associated with its use (the "**Prize**"). Prize will only be awarded to the person who is verified by the Sponsor as the winner and has complied with all Contest Rules. Prize is non-transferable except with the consent of the Sponsor in its sole discretion, non-refundable and non-changeable once issued, must be accepted as awarded and have no cash value. Sponsor reserves the right to award alternative prizes of the same or greater value instead of the Prize. All winners assume any and all liability for the death or bodily injury or damage, loss or destruction of any real or physical personal property caused, or

claimed to be caused, by entering or participating in this Contest, or use or redemption of a Prize.

6. ODDS OF WINNING: The odds of winning depend on the number of eligible entries received before the Contest End Date.

7. RANDOM DRAW AND WINNER CONFIRMATION: At approximately 12:00 p.m. EST on April 5, 2019 (the "**Draw Date**") at 2265 UPPER MIDDLE RD E #700, OAKVILLE, ONTARIO L6H 0G5, an employee of the Sponsor will select by random draw four (4) potential winner(s) from all eligible entries received before the Contest End Date. Each individual chosen by random draw ("**Selected Entrant(s)**") will be deemed a winner if they meet all of the eligibility criteria set out in these Contest Rules. Before being declared a winner, the Selected Entrant will be required to: (i) correctly answer, without assistance of any kind (whether mechanical or otherwise), a time-limited mathematical skill testing question to be administered during a pre-arranged telephone call; (ii) comply with all Contest Rules; and (iii) sign and return a completed Sponsor's Declaration of Eligibility and Liability/Publicity Release form ("**Release**") to Sponsor within ten (10) business days of being notified of winning; all in the sole discretion of the Sponsor.

The Selected Entrant(s) will be contacted by phone within ten (10) business days of the Draw Date. Selected Entrant(s) will be contacted using the telephone number provided at the time of entry into the Contest. The Sponsor is not responsible for the failure for any reason whatsoever of a Selected Entrant to receive notification by the Sponsor.

If a Selected Entrant: (i) does not meet the eligibility criteria; (ii) cannot be contacted within ten (10) business days; (iii) fails to correctly answer the skill testing question; (iv) fails to comply with all Contest Rules; (v) fails to sign and return a completed Release to the Sponsor within ten (10) business days of being notified of winning; and/or (vi) cannot accept the Prize for any reason; then he/she will be disqualified and will not receive a Prize and another entrant will be selected by way of a random draw (in which case all Contest Rules will apply to such new Selected Entrant).

8. RELEASE AND INDEMNIFICATION: Each winner must complete and sign a Release to: (i) confirm compliance with all Contest Rules; (ii) agree to accept the Prize as awarded; (iii) release, discharge and hold harmless the Sponsor, Economical Mutual Insurance Company, Waterloo Insurance Company, Tango Card, Inc. and each of their affiliates, franchisees, advertising and promotional agencies, counsel, marketing partners and each of their and their affiliates' respective directors, officers, employees, shareholders, affiliates, successors, partners, agents, advisors, suppliers, distributors and assignees ("**Released Parties**") from and against any and all manner of liability, action, cause of action, claim or demand, loss or injury, use or misuse of a Prize, suit, debt, covenant, contract, including legal fees and expenses, whatsoever, including but not limited to, claims based on negligence, breach of contract and fundamental breach, failure of any third party contractor or supplier used in connection with any aspect of the Contest to perform or deliver any goods or services, any act of God or any other event beyond the Released Parties' control, any dissatisfaction of any kind by a winner with any aspect of the Contest or any Prize, liability for physical injury, death, or property damage which the entrants, their heirs, successors or assigns have, might have or could have suffered, by reason of or arising out of the entrant's participation in the Contest and/or in connection with the acceptance and/or exercise by the entrant of the Prize as awarded; and (iv) indemnify the Released Parties against any loss, damage or expense, including legal fees, that any of the Released Parties may suffer or incur as a result of any non-compliance by

an entrant with any of the Contest Rules or participation in the Contest and/or in connection with the acceptance and/or exercise by an entrant of a Prize.

The Sponsor is not responsible for: (i) incorrect or inaccurate entry information which may affect a person's ability to participate in the Contest or be awarded a Prize, including but not limited to human error, technical malfunctions, lost or delayed entries for any reason, mail failures, omission, or any combination thereof, and entries which fail to fully comply with these Contest Rules; (ii) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (iii) lost, stolen, incomplete, damaged, delayed, mutilated or misdirected entries or Releases either prior to or after delivery to Sponsor; (iv) injury or damage to the entrant's computer or to any other individual's computer related to or resulting from participating in, or downloading any material regarding the Contest or accepting a Prize; (v) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Contest or receipt or use or misuse of any Prize; (vi) the security or privacy of information transmitted via computer networks or for breaches of privacy due to interference by third party computer "hackers" or otherwise; or (vii) late, lost, misdirected or unsuccessful efforts to notify a potential winner.

9. CONDUCT: The Sponsor reserves the right, in its sole discretion, to disqualify any entrant it finds to be: (i) violating these Contest Rules; (ii) tampering or attempting to tamper with the entry process or the operation of the Contest; (iii) acting in an un-sportsman-like or disruptive manner, or with the intent to annoy, abuse, threaten or harass any other person. Further, should a Selected Entrant be awarded a Prize following which it has been determined by the Sponsor, in its sole discretion, that the Selected Entrant has made a false statement in its Release or failed to comply with these Contest Rules, the Selected Entrant shall return upon demand the Prize to the Sponsor, its Affiliates, agents, representatives or marketing partners. Any attempt by an entrant or any other individual to undermine the legitimate operation of the Contest may be a violation of criminal and/or civil laws. Should any such attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law.

10. OTHER CONDITIONS: The Sponsor reserves the right, in its sole discretion, to amend these Contest Rules or to modify, cancel or suspend this Contest at any time, without prior notice, for any reason whatsoever. Without limiting the foregoing, if, for any reason, the Contest is not capable of running as originally planned the Sponsor reserves the right to cancel the Contest and conduct a random draw from all previously received eligible entries received by the Contest End Date.

Publicity: By participating in the Contest, each entrant expressly grants the Sponsor, its affiliates, agents, representatives, and marketing partners the right to print, publish, broadcast and use in any media format now known or hereinafter developed, including, but not limited to, the World Wide Web, websites or social media pages, at any time(s) their name, comments, city/town and province of residence, Written Submission (if applicable) and image and voice (as applicable) on videotape, photograph or other means in any news, advertising, marketing or publicity carried out by the Sponsor with respect to this Contest, without further notice or compensation or review by the entrant and as may be edited by the Sponsor in its sole discretion and to receive marketing materials via mail or telephone from the Sponsor or its Affiliates. Individuals may subsequently withdraw their consent to receive marketing materials at any time without affecting their odds of winning in the Contest.

Law: This Contest is void in Quebec, Northwest Territories, Nunavut, Yukon, Newfoundland and Labrador and where prohibited by law. It is subject to all applicable Canadian federal, provincial, municipal and other local laws. This Contest and these Contest Rules shall be governed exclusively by the laws of the Province of Ontario, including all issues and questions concerning the construction, validity, interpretation and enforceability of these Contest Rules, rights and obligations between entrants and the Sponsor, and procedural provisions, without giving effect to any choice of law or conflict of law rules. Any dispute shall be adjudicated by the courts sitting in the Regional Municipality of Waterloo, Ontario.

Rule amendments: The Sponsor reserves the right, in its sole discretion, to amend or modify these Contest Rules, or modify, cancel or suspend this Contest, without prior notice for any reason whatsoever, including without limitation in the event that any cause beyond the reasonable control of the Sponsor corrupts, or threatens to corrupt, the security or proper administration of the Contest.

Privacy: By entering this Contest, Sponsor may collect entrants' name, address, phone number and information necessary to provide a quote (including, but not limited to, insurance policy information, claims history, driving record, number of years insured and/or value of a car or home) for the purpose of Contest administration and promotion and to provide entrants with insurance quotes and in accordance with Sponsor's privacy statement available at: www.hubinternational.com/en-CA/about-us/privacy-policy/.

Intellectual Property: All intellectual property, including but not limited to trademarks, logos, designs, promotional materials, web pages, source codes, images, drawings, illustrations, slogans and representations are, unless otherwise indicated, individually owned by the Sponsor, Economical Mutual Insurance Company and/or Waterloo Insurance Company. All rights are reserved. Unauthorized copying or use of any copyrighted material or other intellectual property without the express written consent of the Sponsor is strictly prohibited.

This Contest is in no way sponsored, endorsed, administered by or associated with Tango Card, Inc. or its merchants. Tango Card, Inc. and its merchants are completely released from all liability by each entrant in this Contest. All inquiries, comments and complaints relating to this Contest must be directed to the Sponsor and not Tango Card, Inc. or its merchants.

This Contest is in no way sponsored or administered by Economical Mutual Insurance Company or Waterloo Insurance Company. Economical Mutual Insurance Company and Waterloo Insurance Company are completely released from all liability by each Entrant in this Contest. All inquiries, comments and complaints relating to this Contest must be directed to the Sponsor and not to Economical Mutual Insurance or Waterloo Insurance Company.

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Territories, Nunavut, or Yukon. The agreement between Economical Select/Economical and your group sponsor may be terminated in accordance with its terms. Upon such termination, Economical Select/Economical will continue to provide the program to existing policyholders until their respective renewal dates.

Reward Link is managed by Tango Card, Inc. Reward Links do not expire and are valid within Canada only. Each winner's Reward Link balance may be redeemed for national gift cards or donation options and can be accessed at any time by clicking the Reward Link URL. All redemptions are final. While Reward Links do not expire, once redeemed, gift cards may have an expiration period. Reward Link balances cannot be combined. Each winner should treat like cash. Please view Tango Card, Inc.'s full terms of service at <https://www.tangocard.com/terms-of-service>.