

Rules and Regulations

Winnipeg Insurance Brokers Limited

2019 Cash Contest Giveaway

The Winnipeg Insurance Brokers Limited “Cash Contest” (The Contest) will be conducted in Canada only, excluding Quebec. No purchase is necessary. Participants must be the age of majority in their province or territory of residence or older at the time of entry. Void in whole or part where prohibited by law. Entry in this Contest constitutes acceptance of these contest rules (The “Contest Rules”).

1. Contest Period: The contest begins on March 1, 2019 at 12:00:01 a.m. central time and will end on December 31, 2019, at midnight central time (the “Contest Closing Date”). This contest is sponsored by Winnipeg Insurance Brokers Limited (the “Sponsor”).

2. How to Enter: NO PURCHASE NECESSARY. To enter, visit the Winnipeg Insurance Brokers Limited website at www.winnipeginsurancebrokers.com (the “Contest Website”). Complete a free, no-obligation home insurance quote via the internet during the Contest Period and you will be automatically entered. Quotes via the internet are only considered completed when the “Send” button is clicked on the “Request for Home Insurance Quote” page. Limit: One (1) entry per person. All entries must be received during the Contest Period. All fields on the quote form must be completed unless indicated as optional. Automated, programmed, scripted or robotic entries are prohibited.

3. Eligibility: The Contest is open to residents of Canada (excluding residents of Quebec) who have reached the age of majority in their province or territory of residence and are a current member of Assiniboine Credit Union, with internet access, as of the date of entry. Employees of or representatives of Assiniboine Credit Union and Winnipeg Insurance Brokers Limited (The “Sponsor”), its representatives, agents, advertising and promotional agencies, affiliated and related companies, and any member of the immediate family (defined as parents, siblings, children or spouses) or household (whether related or not) of such employees or representatives, are not eligible to enter or to win. The Contest is void where prohibited or restricted by law.

4. The Draw: A random draw will be conducted on or about January 7, 2020 from all eligible entries received during the Contest Period. The selected entrant will be notified by telephone within two (2) business days of the draw. In order to be declared a winner, the selected entrant must correctly answer a skill-testing question and sign a standard declaration and release form confirming compliance with the Contest Rules and acceptance of the Prize as awarded (the “Release”). The odds of winning depend upon the number of eligible entries received. Before being declared a winner, the selected entrant will be required to complete and return a signed Release, releasing the Sponsor, from any liability in association with this Contest Prize. Notification of the return of the Prize as undeliverable may result in disqualification and selection of an alternate eligible entrant, at the Sponsor’s sole discretion. If the selected entrant cannot be contacted within ten (10) business days of the first attempt to contact him/her, or does not complete the Release, the Prize will be awarded to an alternate entrant.

5. Prize: There is one (1) prize (the “Prize”) available to be won, which will be presented in the form of a \$5,000 cheque. The Prize will only be awarded to a verified winner and must be claimed in 2020.

6. Limitation of Liability: Without limiting the Release, by entering this Contest, entrants agree that the Sponsor is not responsible for lost, late, stolen, misdirected, mutilated, illegible or postage due entries. All entries become the property of Sponsor, which assumes no responsibility for lost, stolen, delayed, damaged or misdirected entries or for any failure of the website during the promotional period, for any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, access providers, computer equipment, software, failure of any e-mail or entry to be received by Sponsor on account of technical problems or traffic congestion on the Internet or at any website, or any combination thereof including any injury or damage to an entrant’s or any other person’s computer related to or resulting from playing or downloading any material in the promotion. Sponsor reserves the right, in its sole discretion to cancel or suspend the online portion of this contest should a virus, bug or other

cause beyond the reasonable control of Sponsor corrupt the security or proper administration of the Contest. Entries are subject to verification and will be declared invalid if they are illegible, mechanically reproduced, mutilated, forged, falsified, altered or tampered with in any way. Entrants agree to abide by the Contest Rules and the decisions of the independent judging panel, which are final. The Sponsor reserves the right at its sole discretion to disqualify any individual who tampers with or attempts to tamper with the entry process. CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT PERMITTED BY LAW INCLUDING CRIMINAL PROSECUTION.

7. In the event of a dispute, entries made by Internet will be declared made by the Authorized Account Holder of the e-mail address submitted at time of entry. "Authorized Account Holder" is defined as the natural person who is assigned to an e-mail address by an Internet access provider, online service provider or other organization (e.g. business, educational institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address.

8. Unless otherwise specified, this Contest is governed by the laws of Manitoba and the laws of Canada applicable therein, and is subject to all applicable federal, provincial and municipal laws and regulations.