

Official Contest Rules

“The Registration Marathon”

“The Registration Marathon” contest (hereinafter referred to as the "Contest") is organized by Intact Insurance Company (hereinafter "Intact Insurance" or the "Organizer") and runs from May 6, 2025, 8:01 AM ET to June 6, 2025, 11:59 PM ET, the deadline for participation (hereinafter: the Duration of the Contest).

The Sponsor reserves the right to permit its subsidiaries, affiliated companies and parent companies and each of their respective directors and partners, officers, employees, brokers, agents, representatives, advertising and/or promotional agencies (the “**Agents**”) to perform all or any portion of the activities necessary in connection with this Contest.

1. ELIGIBILITY

This contest is open to:

- all Personal Lines damage insurance brokers and agents duly registered with their provincial or territorial insurance regulator, who:
 - sell Personal Lines damage insurance products from Intact Insurance;
 - reside in Canada, and
 - are affiliated with an Intact Insurance authorized damage insurance brokerage or agency located in Canada, that is duly registered with their provincial or territorial insurance regulator and that holds a valid brokerage/agency contract with Intact Insurance which is in force during the Contest Period and on the dates of the draws.

(the “**Representatives**”, or individually a “**Representative**”).

The Representatives are hereinafter referred to collectively as “**Eligible Persons**” or individually as an “**Eligible Person**”.

If an Intact Insurance authorized Brokerage or Agency is no longer doing business with Intact Insurance as of the draw dates, the Brokers and Agents affiliated with that Brokerage or Agency will no longer be eligible for the Contest.

If the head of an Intact Insurance authorized Brokerage or Agency has indicated to Intact Insurance that they do not wish to have their affiliated Brokers/Agents enter Intact Insurance contests, their Brokers/Agents will not be eligible to enter the Contest.

Employees of the Sponsor (including its damage insurance agents), agents and representatives of the Sponsor’s advertising and promotional agencies or parties engaged in the development, production and distribution of materials related to this Contest, as well as members of their immediate family, their spouse or common-law partner, and all persons living in the same household as these employees, are excluded.

Intact Insurance is aware of, and supports damage insurance Representatives in, their ethical obligation to act in the best interests of their customers. Intact Insurance encourages Representatives to be fully transparent in their dealings with customers and reminds them that it is the duty of every damage insurance Representative to disclose any actual or potential conflict of interest associated with an insurance product recommendation or transaction.

2. HOW TO PARTICIPATE

No purchase required.

To participate, Representatives must, between May 6, 2025, 8:01 AM ET and June 6, 2025, 11:59 PM ET, the deadline for participation (hereinafter the "Duration of the Contest"):

- Register or confirm the insured's email address in the Contact PL system;
- Send a registration email to their client from their Broker access to the Client Centre.

(collectively the "**Participants**", or individually a "**Participant**").

3. THE PRIZE(S)

1- Regional Prizes

There will be a total of fourteen (14) regional prizes to be won according to the following distribution:

| Région | Valeur | Nombre de prix admissibles par région |
|----------|--------|---------------------------------------|
| Ontario | \$250 | 4 |
| Alberta | \$250 | 4 |
| Québec | \$250 | 4 |
| Atlantic | \$250 | 2 |

The prizes consist of a Lululemon gift card payable to the Winner (as defined below) each in the amount of two hundred and fifty dollars (\$250) which will be awarded to the Winner.

(Hereinafter collectively or individually the "Regional Prizes")

The Regional Prize(s) must be accepted as awarded and cannot under any circumstances be transferred to another person, substituted for another prize, or exchanged in whole or in part for a sum of money, except at the sole discretion of the Organizer, subject to the provisions below.

2- National Prizes

There will be a total of six (6) national prizes to be won, hereinafter the "National Prizes," to be drawn for the covered period, among all entries collected nationwide. Each prize consists of a Garmin Vívactive® 6 smart watch valued at \$439.99 each.

(Hereinafter collectively or individually the "National Prizes")

The Regional Prize(s) must be accepted as awarded and cannot under any circumstances be transferred to another person, substituted for another prize, or exchanged in whole or in part for a sum of money, except at the sole discretion of the Organizer, subject to the provisions below.

4. THE DRAW

1- Regional Prizes

Fourteen (14) Regional Prizes will be awarded to fourteen (14) Representatives randomly selected electronically from all eligible entries.

A Representative cannot be declared a winner more than once for a Regional Prize and cannot be declared a winner of a National Prize.

The draw for the Regional Prizes will take place in a closed session at Intact Insurance's offices, 2450 Girouard Street West, East Building, Saint-Hyacinthe (QC) J2S 3B3, on June 16, 2025, around 2:30 PM ET.

2- National Prizes

Six (6) National Prizes will be awarded to six (6) Representatives randomly selected electronically from all eligible entries.

A Representative cannot be declared a winner more than once for a Regional Prize and cannot be declared a winner of a National Prize.

The draw for the National Prizes will take place in a closed session at Intact Insurance's offices, 2450 Girouard Street West, East Building, Saint-Hyacinthe (QC) J2S 3B3, on June 16, 2025, around 2:30 PM ET.

To be declared a Winner, the selected Participant must comply with all the criteria set out in the "PRIZE CLAIM" section and their participation must be validated by the Organizer.

5. CLAIMING A PRIZE

A representative of the Sponsor will inform by telephone or email the selected Participant whose name has been selected within seven (7) days of the draw. If the Sponsor is unable to reach the selected Participant within seven (7) days of the draw using all reasonable means, a new draw will take place at the Sponsor's office.

Should the selected Participant fail to meet the requirements set out in these Official Contest Rules and Regulations or be otherwise ineligible to win the Prize(s), the selected Participant will be disqualified, and the Prize(s) will be awarded to an alternate winner in a random draw selected from the remaining eligible entries.

To claim their Prize(s) and be declared the Winner, the selected Participant will be required to meet all of the following criteria:

- (1) correctly answer a time-limited mathematical skill-testing question; and
- (2) sign and return a standard form of Declaration and Release Form confirming compliance with these Official Contest Rules and Regulations within ten (10) business days of the date on which the selected Participant received the Declaration and Release Form for signing.

All Declaration and Release Forms may be subject to verification by the Sponsor. Those which are, depending on the case, incomplete, inaccurate, illegible, mechanically reproduced, mutilated, fraudulent, submitted or transmitted late, containing an invalid telephone number or otherwise non-compliant, may be rejected by the Sponsor. The non-compliant form will be considered as a formal or deemed refusal and releases the Sponsor from any obligation relating to the award of this prize. The Sponsor may, at its discretion, cancel this prize or hold a new draw.

The Sponsor will arrange for delivery of the Prize(s) to the Winner. The Prize(s) may, at the entire discretion of the Sponsor, be sent by mail or electronic means upon receipt of the signed Declaration and Release Form.

(hereinafter collectively or individually the “**Winner**”)

6. CONDITIONS GÉNÉRALES

The Sponsor is not responsible for any associated costs incurred by the Winner with claiming the Prize(s). The Winner is solely responsible for the reporting and payment of any and all taxes, if any, that may result in claiming a Prize(s) in this Contest. Any claim to a Prize(s) will be subject to verification by the Sponsor, whose decision in this regard and on all matters of fact, interpretation, eligibility, procedure and fulfillment in respect to this Contest will be final and binding.

Entries submitted by third parties and any entries that are in any way tampered with, forged, mutilated, incomplete, illegible, photocopied or mechanically reproduced, or submitted by or through fraudulent means, may be disqualified, in the sole discretion of the Sponsor. This includes any entry that does not comply with these Official Contest Rules and Regulations in any respect.

By participating in this Contest, each Participant agrees to release and hold harmless the Sponsor, its subsidiaries, affiliated companies, parent companies, officers, directors and partners, including its advertising and/or promotional agencies, as well as their employees, and any third party websites or platforms including those owned by Meta Platforms, Inc. and X Corp. on which the Contest is advertised, of all liability direct or indirect, physical or material arising out of accepting or using a Prize(s), and each Participant releases the Sponsor, its sales promotion agency and all others involved from any recourse, claims or charges that could arise against them or one of them, now or in the future, by the Participant, his/her heirs, executors or estate administrators relating to the Contest or Prize(s).

The Winner agrees and consents that his/her name, age, photograph, location, voice, testimony and/or statements be used in whole or in part by the Sponsor, its advertising agencies and any other parties involved in the development, production and distribution of materials relating to the Contest, for any purpose, through any media present or future, including social media, in any jurisdiction and in any manner without compensation and without any additional approval from the Winner. No correspondence will be entered into with any person other than the Winner.

Any personally identifiable information collected during a Participant's participation in the Contest will be collected and used in accordance with the Sponsor's Privacy Policy available at: <https://www.intact.ca/qc/fr/vie-privee.html>.

The Sponsor, its Agents, and legal advisors are not responsible for and shall not be liable for: (1) lost, late, damaged, illegible, stolen, misdirected, misidentified, or incomplete entries, for any problems or technical or mechanical malfunction of any telephone systems, computer on-line systems, servers, access providers, computer equipment, hardware or software programs, failure of any entry to be received by the close of the Contest Period on account of technical problems or traffic congestion on the Internet or at any website, or inaccurate entry information, whether caused by equipment, programming used in this Contest, human processing or otherwise, or any combination thereof; (2) any condition caused by events beyond the control of the Sponsor that may cause this Contest to be disrupted or corrupted; (3) any injuries, losses or damages of any kind arising in connection with or as a result of the Prize(s), or acceptance, possession, or use of the Prize(s), or from participation in this Contest; or (4) any printing or typographical errors in any materials associated with this Contest.

Should the Sponsor be unable to award the Prize(s) as described in these Official Contest Rules and Regulations, it reserves the right, at its sole discretion, to replace the Prize(s) with a prize(s) of a similar nature and equivalent value of the value of the Prize(s) as stated in these Official Contest Rules and Regulations in cash. The Sponsor disclaims any warranty, representation or guarantee, express or implied by fact or in law relative to the prize, including but not limited to its quality and condition.

A Winner's express or implied refusal to accept a prize(s) releases the Sponsor from any prize-related liability toward that person. Following the express or implied refusal of a prize by the Winner, the Organizer may proceed, at its discretion, to the cancellation of this prize or to a new draw.

The Sponsor reserves the right at any time to withdraw this Contest or to modify, amend, change, or supplement these Official Contest Rules and Regulations, in its sole discretion, subject to applicable law. The Sponsor also reserves the right, at its entire discretion, to cancel, terminate or suspend this Contest should any event or cause beyond their control arise, which may corrupt or affect the administration, security, impartiality or progress of the Contest, as stipulated in these Official Contest Rules and Regulations.

The Contest is governed by all applicable federal, provincial and municipal laws and regulations.

If applicable, all Participants who are residents of Ontario agree that: (1) any and all disputes, claims or causes of action arising out of or connected with the Contest or any prize(s) awarded shall be resolved individually, without resort to any form of class action, and exclusively by arbitration or alternate dispute resolution, as selected by the Sponsor, to take place in Toronto, Ontario; (2) any and all claims, judgments and awards shall be limited to actual out of pocket costs incurred in the participation of the Contest but in no event legal fees and expenses; and (3) under no circumstances will a Participant be entitled to obtain awards for and hereby waives all rights to claim punitive, incidental, indirect and consequential damages and any other damages (other than for direct damages limited to actual out-of-pocket reasonable costs), and any and all rights to have damages multiplied or otherwise increased.

Except where prohibited, all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Contest Rules and Regulations and the decisions of the Sponsor

in connection with the Contest, shall be governed by and construed in accordance with the laws of the province in which the Participant resides, without regard for conflict of laws doctrine.

In the event of any discrepancy between the French and English versions of these Contest rules, the French version shall prevail.

For the identification of the Winner or for a copy of these Official Contest Rules and Regulations, send a self-addressed stamped envelope to 2450 rue Girouard Ouest, édifice Est, Saint-Hyacinthe, QC J2S 3B3, Attention: Marie-Justine Synette, Marketing Consultant, within one (1) year of the end of the Contest Period.

This Contest is not managed or sponsored by Facebook or X or any other third party website or platform on which the Contest may be advertised.