

## CONTEST

### “Specialty Sprint Contest”

#### Official Rules and Regulations

The “**Specialty Sprint**” contest (the “**Contest**”) is sponsored by Intact Insurance Company (“**Intact Insurance**” or “**Sponsor**”). The Contest starts on March 31<sup>st</sup>, 2025, 12:01 a.m. ET, and closes on June 27, 2025, 11:59 p.m. ET (the “**Contest Period**”).

The Sponsor reserves the right to permit its subsidiaries and affiliated companies, 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 licensed insurance brokers who are legal residents of Canada, excluding Quebec who have reached the age of majority in their province of residence and have an in-force agreement to sell Commercial Lines insurance with Westland Company Limited at the time of entry into the Contest (“**Eligible Persons**”).

The following are excluded from the Contest: employees, agents and representatives of the Sponsor, its affiliated companies, parent companies, advertising and promotional agencies, legal advisors or parties engaged in the development, production and distribution of materials related to this Contest, as well as members of their immediate family and/or persons living in the same household during the Contest period.

Intact Insurance is aware of and supports insurance brokers in carrying out their ethical duties in order to act in the best interests of their customers. Intact Insurance encourages Participants to be transparent with their customers, and reminds them that every insurance broker has a duty to disclose to their customers any actual or potential conflict of interest related to any transaction or recommendation regarding an insurance product.

Broker participation in the Contest is also subject to the Fair Treatment of Customers obligations in Schedule E the broker agreement.

#### **2. HOW TO PARTICIPATE**

No purchase necessary.

To enter the contest, Eligible Persons must submit completed insurance quotes to Sponsor Specialty Solutions underwriters for the following lines of business: FinPro (D&O, E&O, Crime), NSR, Farm, Construction, Technology and Specialty Transportation & Auto. Each quote completed (approved for underwriting) represents an entry to a draw (collectively the “**Participants**” or individually a “**Participant**”).

The five (5) Participants drawn will be deemed to be the winners of the grand prizes.

The odds of winning depend on the total number of Participants entered into the Contest.

No other means of entry will be accepted. There is no limit on the number of ballots a Participant can receive.

Entries received shall be deemed to be submitted by the authorized account holder of the e-mail address associated with the entry, as applicable. For the purposes of these Contest Rules, "authorized account holder" of an e-mail address 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 responsible for assigning e-mail addresses associated with the submitted e-mail address. Each selected Participant may be required to provide the Sponsor with proof that the selected entrant is the authorized account holder of the e-mail address associated with the winning entry.

All Contest entries become the property of the Sponsor and will not be returned.

### **3. THE PRIZES**

There will be a total of eleven (11) prizes to be one, five (5) grand prizes and (6) gift cards. Six (6) of these prizes are gift cards valued at \$50 to Gusto ("Monthly Prizes"). Five (5) of these prizes will each consist of a trip for two to Toronto to see a Blue Jays game in a suite, with two nights accommodation and transportation provided ("Grand Prizes"). Approximate value of the Grand Prize per Participant is between \$750 and \$3,000, depending on where the participant resides.

(hereinafter collectively or individually the "**Prize(s)**").

The Prize(s) must be accepted as awarded. It cannot be converted into cash, substituted, transferred to another person or refunded, except at the Sponsor's sole discretion, subject to what is provided hereunder.

### **4. THE DRAW**

The Monthly Prize draws will be held on the last day of each month between March 31 to June 27.

The Grand Prize draws will be held on July 30 and there after, at Intact Insurance located at 700 University Ave. Winners will be drawn from two (2) West and Prairies, two (2) Ontario, one (1) Atlantic.

### **5. CLAIMING A PRIZE**

A representative of the Sponsor will inform by telephone or email the selected Participants whose names have 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' office.

Should the selected Participant fail to meet the requirements set out in these Official Rules and Regulations or be otherwise ineligible to win the Prize(s), he/she 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 his/her prize and be declared the Winner, the selected Participant will be required to correctly answer a mathematical skill-testing question, and sign and return a standard Declaration and Release Form confirming compliance with these Official 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 phone 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 each Winner electronically upon receipt of the signed Declaration and Release Form.

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

## **6. GENERAL CONDITIONS**

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 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 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 their advertising and/or promotional agencies, as well as their employees, brokers, agents and representatives and any third party websites or platforms, including those owned by Meta Platforms, Inc. and X Corp. on which the Contest is advertised, of any 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 agencies 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 or their heirs, executors or estate administrators relating to the Contest or Prize(s).

The Winner agrees and consent that his/her name, picture, 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: [www.intact.ca/on/en/privacy.html](http://www.intact.ca/on/en/privacy.html)

The Sponsor, its agents and their 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, or acceptance, possession, or use of the prize, 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 Rules and Regulations, it reserves the right, at its sole discretion, to replace the Prize(s) with a prize or prizes of a similar nature and equivalent value of the Prize(s) as stated 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 or obligation 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 to withdraw this Contest or to modify, amend, change, or supplement these Official Rules and Regulations, at its sole discretion, subject to applicable legislation. The Sponsor also reserves the right, at its sole 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 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.

For Winners' names, or to obtain a copy of these Official Contest Rules and Regulations, send a self-addressed stamped envelope to: 700 University Ave, Suite 1300, Toronto, ON, M5A 4M3, Attention: Jessica Wilkes, within one (1) year following the end of the Contest Period.