

CONTEST

“An Unexpected Delight!”

Official Contest Rules and Regulations

The **An Unexpected Delight!** contest (the “**Contest**”) is sponsored by Intact Insurance (the “**Sponsor**”). The Contest starts on January 1, 2026, 7 a.m. ET and closes on December 31, 2026, 11:59 p.m. ET (the “**Contest Period**”).

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 residents of Quebec who are members of FADOQ at the time of entry in the Contest and who:

- 1) Obtain a home or auto insurance quote through the FADOQ FreeSpace product from Intact Insurance; or
- 2) Have filled in a contest entry form at a Réseau FADOQ event where an Intact Insurance representative is present; or
- 3) Are customers of Intact Insurance on December 31, 2026, with home or auto insurance through the FADOQ FreeSpace product.

(“**Eligible Persons**”)

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 are excluded.

2. HOW TO PARTICIPATE

No purchase required.

Eligible Persons will be automatically entered if, during the Contest Period, they:

1. Obtain a home or auto insurance quote through the FADOQ FreeSpace product from Intact Insurance; or
2. Fill in a contest entry form at FADOQ event where an Intact Insurance representative is present. By filling in the form, the Eligible Person consents to having Intact Insurance forward the information contained in the form to an insurance representative in order to be contacted for an insurance quote; or

3. Are Intact Insurance customers on December 31, 2026, with home or auto insurance through the FADOQ FreeSpace product.

(collectively the “**Participants**” or individually a “**Participant**”).

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

Limit of one (1) entry per person. Any excess entries will be invalid for the purposes of the Contest.

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

3. THE PRIZE(S)

There will be a total of four (4) Prize(s). The Prize(s) consist of a cheque, payable to the Winner (as defined hereinafter) each in the amount of two thousand five hundred dollars (\$2,500) and will be remitted to the Winner.

(hereinafter collectively or individually the “**Prize(s)**”).

4. THE DRAW

The Prize(s) will be awarded to the four (4) Winners (as defined hereinafter) based on a random electronic draw amongst all eligible entries received for the Contest.

The draw will be held on January 27, 2027, at approximately 10 a.m. ET, at the Sponsor’s office located at 2450 rue Girouard Ouest, Saint-Hyacinthe, Québec.

In order to be declared a Winner (as defined hereinafter), the selected Participant must meet all of the criteria described under “**ELIGIBILITY**” and “**CLAIMING A PRIZE**” and their entry must be verified by the Sponsor.

5. CLAIMING A PRIZE

A representative of the Sponsor will inform by telephone, the selected Participant whose name has been selected within five (5) days of the draw. If the Sponsor is unable to reach the selected Participant within five (5) 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.

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 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, 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 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/en/privacy.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.

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, Saint-Hyacinthe, Québec, J2S 2R2**, Attention: Benoit Cusson, within one (1) year of the end of the Contest Period.

This contest is no longer governed by the Régie des alcools, des courses et des jeux.