

CONTEST

“An unforeseen event you’ll love!”

Official Rules and Regulations

The “An unforeseen event you’ll love” contest (the “**Contest**”) is sponsored by Intact Insurance Company (“**Intact Insurance**” or “**Sponsor**”). The Contest starts on January 1st, 2024, 7 a.m. ET, and closes on December 31, 2024, 11:59 p.m. ET, (the “**Contest Period**”).

The Sponsor reserves the right to permit its subsidiaries and affiliated companies and each of their respective directors, officers, employees, agents, representatives, advertising 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 Réseau FADOQ at the time of entry in the Contest and who:

- 1) Have requested 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, 2024, 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, productions 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 a Réseau 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, 2024, with home or auto insurance through the FADOQ FreeSpace product.

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

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

Limit of one 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 PRIZES

Prizes consist of four (4) cheques for two thousand five hundred dollars (\$2,500) each (the “**prizes**”).

4. THE DRAW

The prizes will be awarded to the four winning people (the “**Winners**”) based on a random electronic draw amongst all eligible entries received for the Contest.

The draw will be held on January 27, 2025, at approximately 10 a.m. ET, at the Intact Insurance office located at 2450 rue Girouard Ouest, Saint-Hyacinthe, Quebec.

In order to be declared a Winner, the selected Participant must meet all of the criteria describe under “CLAIMING A PRIZE” and his/her entry must be verified by the Sponsor.

5. CLAIMING A PRIZE

An Intact Insurance representative will inform by telephone the person whose name has been selected within seven (7) days of the draw. If Intact Insurance is unable to reach the person whose name was drawn within seven (7) days of the draw using all reasonable means, a new draw will take place.

Should the selected Participant fail to meet the requirements set out in these Official Rules or be otherwise ineligible to win the prize, he/she will be disqualified and the prize 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 within ten (10) business days of the date on which the selected Participant received the Declaration and Release Form for signing.

The prize(s) will be delivered to the Winner in person at an Intact Insurance office upon receipt of the signed Declaration and Release form.

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 in this Contest. Any claim to a prize will be subject to verification by Intact Insurance, 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 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 in any respect.

By participating in this Contest, each Participant agrees to release and hold the Sponsor, its affiliated companies, parent companies, officers, directors and partners, including its advertising and sales promotion agencies, as well as their employees, brokers, agents and representatives, of all liability direct or indirect, physical or material arising out of accepting or using a prize, 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, 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.

The prize(s) must be accepted as awarded. It (they) cannot be converted into cash, substituted, transferred to another person or refunded, subject to what is provided hereunder.

Should the Sponsor be unable to award the prize(s) as described in these Official Rules, it reserves the right, at its sole discretion, to replace the prize(s) with a prize of a similar nature and equivalent value or the value of the prize(s) as stated in these Official Rules in cash.

A Winner's express or implied refusal to accept a prize releases the Sponsor from any prize-related liability toward that person.

The Sponsor reserves the right at any time to withdraw this Contest or to modify, amend, change, or supplement these Official Rules, 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 Rules, subject to approval by the Régie des alcools, des courses et des jeux du Québec.

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

Any dispute with respect to the organization or conduct of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux for arbitration. Any dispute regarding the awarding of a prize may be submitted to the Régie solely for the purpose of intervention in an attempt to reach a settlement.