

**CONTEST**  
**“Win a Grand Prix Experience with belairdirect”**

**Official Rules and Regulations (“Rules”)**

The “Win a Grand Prix Experience with belairdirect” contest (the “**Contest**”) is sponsored by Belair Insurance Company Inc., a subsidiary of Intact Financial Corporation, with its registered office at 750 Cambie Street, Suite 600, Vancouver, BC, V6B 0A2 (hereinafter referred to as the “**Sponsor**”).

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 members of Skate Canada BC/YK Section affiliated clubs and their family members who are legal residents of the Province of British Columbia who have reached the age of 19 at their time of entry in the Contest (“**Eligible Participants**”). 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. CONTEST PERIOD**

The Contest starts on October 15<sup>th</sup>, 2018 at 9 a.m. PT and closes on November 12<sup>th</sup>, 2018 at 11:59 p.m. PT (the “**Contest Period**”).

**3. HOW TO ENTER**

No purchase required.

To enter the Contest, Eligible Participants must fill out the contest entry form at <https://www.jotform.com/> during the Contest Period (“**Entrant**”). The following information must be completed on the form to enter the Contest: First name, last name, phone number, email address, address, city, postal code and at least one renewal date (car or home insurance).

The odds of winning depend on the total number of Entrants.

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.

**4. THE PRIZE(S)**

There is one (1) prize available to be won, consisting of:

- Two (2) event passes to the Grand Prix of Figure Skating Final taking place from December 5<sup>th</sup> to December 9<sup>th</sup>, 2018 at the Doug Mitchell Thunderbird Sports Centre in Vancouver, British Columbia

- Four (4) nights' accommodation at the Pan Pacific Vancouver located at 999 Canada Pl, Vancouver, British Columbia commencing on December 5<sup>th</sup>, 2018
- Four (4) nights' parking at the Pan Pacific Vancouver located at 999 Canada Pl, Vancouver, British Columbia commencing on December 5<sup>th</sup>, 2018
- One (1) \$500.00<sup>CDN</sup> pre-paid credit card

The approximate value of the Prize, including event passes, accommodation, parking and pre-paid credit card is \$2,500.00<sup>CDN</sup> (hereinafter the "Prize").

The prizes are non-exchangeable, non-transferable, non-refundable, have no cash surrender value, and must be accepted as awarded. No substitution of a prize is permitted except by the Sponsor.

## 5. RANDOM DRAW

On November 13<sup>th</sup>, 2018 at the Sponsor's office located at 750 Cambie Street, Suite 600, Vancouver, BC, V6B 0A2, a random draw will be held to select one (1) Entrant to receive the Prize ("**Selected Entrant**").

In order to be declared a winner, the Selected Entrant must meet all of the criteria described under "WINNER NOTIFICATION" and his/her entry must be verified by the Sponsor.

## 6. WINNER NOTIFICATION

A Sponsor representative will contact the Selected Entrant by telephone within five (5) days of the draw. If Sponsor is unable to reach the Selected Entrant within five (5) days of the draw through the information provided on the form, a new random draw will take place at Sponsor's office.

To claim his/her prize and be declared the winner, the Selected Entrant will have to:

- Correctly answer a time-limited mathematical skill-testing question; and
- Sign and return a standard form of Declaration and Release Form confirming compliance with the Rules within five (5) business days of the date on which the Selected Entrant receives the Declaration and Release Form for signing.

The Sponsor will arrange for delivery of the Prize to the winner upon receipt of the signed Declaration and Release Form.

Should the Selected Entrant fail to meet the requirements set out in this section or be otherwise ineligible to win the prize, he/she will be disqualified and the Prize will be awarded to an alternate winner selected in a random draw from the remaining Entrants.

## 7. 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 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 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 Rules in any respect.

Should the Sponsor be unable to award the prize as described in these 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 as stated in these Rules in cash.

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 Agents, 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 an Entrant's participation in the Contest will be collected and used by the Sponsor and its Agents for the purposes of the proper administration and fulfillment of the Contest as described in these Rules and will not be shared with any other third party except as required by law, or to conform with legal process or to protect the legal rights or property of the Sponsor or as otherwise set out in the Sponsor's Privacy Policy available at <http://www.belairdirect.com/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, 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.

By participating in this Contest, each Entrant 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).

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 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 Rules.

Except where prohibited or restricted by law, Entrants agree that: (1) any and all disputes, claims or causes of action arising out of or connected with the Contest or any prizes 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 Vancouver, British Columbia; (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.

Should any term or provision of these Rules be concluded to be void, unenforceable or contrary to applicable law, such term or provision shall, but only to the extent necessary to bring the term or provision within the requirements of such law, be deemed to be severed from these Rules; and the remainder of these Rules shall be given effect as if it had not included the severed item.

Except where prohibited, all issues and questions concerning the construction, validity, interpretation and enforceability of these Rules 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 Entrant resides, without regard for conflict of laws doctrine.

For the identification of the winner or for a copy of these Rules, send a self-addressed stamped envelope to: 750 Cambie Street, Suite 600, Vancouver, BC, V6B 0A2, Attention: Miryam Hamada, within one (1) year of the end of the Contest Period.

The Contest is governed by all applicable federal, provincial and municipal laws. Void where prohibited or restricted by law.