



## **Official Full Rules and Regulations of The Co-operators Online Services Monthly Cash Giveaway Contest –2019 (the “Contest”)**

The Contest sponsor is Co-operators General Insurance Company (“**The Co-operators**”).

The contest period begins on **January 1, 2019 at 12:01 a.m. (E.S.T.) and ends on December 31, 2019 at 11:59 p.m. (E.S.T.)** (the “**Contest Period**”).

### ***HOW TO ENTER the Contest:***

- 1. NO PURCHASE NECESSARY.** All holders of an online services account with The Co-operators during the Contest Period are automatically entered into the Contest. The online services account can have been opened prior to the start of the Contest Period or it can be opened at any time during the Contest Period.

**No Purchase Method of Entries:** To enter the Contest without having an online services account during the Contest Period, submit your hand-printed name, address, city, province or territory, postal code, telephone number, email address, and a unique and original 50-word or more handwritten essay on "How you are being proactive to reduce paper in your home", and mail in a postage stamped envelope to: The Co-operators “Online Services Monthly Cash Giveaway Contest”, c/o Marketing Programs, P.O. Box 5065, 151 North Service Road Burlington, ON L7R 4C2. Limit of one (1) unique, mail-in, entry per person per month during the Contest Period. All no purchase entries must be postmarked by the last day of the Contest Period. No mechanical reproductions permitted. All entries become the property of The Co-operators and will not be returned or acknowledged.

- 2.** The Co-operators assumes no responsibility for lost, stolen, delayed, damaged or misdirected entries or for any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, access providers, computer equipment, software, failure of any entry to be received by The Co-operators on account of technical problems, or any combination thereof including any injury or damage to an entrant’s or any other person’s computer related to or resulting from playing or downloading any material in the promotion. The Co-operators reserves the right in its sole discretion to cancel or suspend this Contest should a cause beyond the reasonable control of The Co-operators corrupt the security or proper administration of the Contest. Entries are subject to verification and will be declared invalid if they are illegible, mechanically reproduced, mutilated, forged, falsified, altered or tampered with in any way. Entrants agree to abide by the Contest Rules and the decisions of The Co-operators, which are final. The Co-operators reserves the right at its sole discretion to disqualify any individual who tampers with or attempts to tamper with the entry process. **CAUTION: ANY ATTEMPT BY AN ENTRANT TO UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT PERMITTED BY LAW INCLUDING CRIMINAL PROSECUTION.**

3. The Contest is open to all legal residents of Canada who have reached the age of majority in their province or territory of residence except: employees (and persons with whom they are domiciled) of The Co-operators; its advertising and promotional agencies; its independent insurance advisors and the staff of those advisors; or persons domiciled with advisors or their staff. This Contest is subject to all applicable federal, provincial and municipal laws and regulations and is void where prohibited by law. The Co-operators shall not be held responsible for any accident, negligence, printing, administrative or other errors that may arise or occur in connection with the Contest. The Co-operators reserves the right to modify, amend or terminate this Contest with no obligation or liability, subject to applicable law.
4. Prizes must be accepted as awarded, are non-refundable and non-transferable. The Co-operators reserves the right to substitute a prize of equal or greater value. No correspondence will be entered into except with the selected entrants. By entering this Contest, the entrants consent to the use of their name, city of residence, video image, and photograph in any related publicity or online posting without compensation or notification.
5. **PRIZE VALUE:** One (1) prize in the amount of one thousand dollars cash (\$1,000) will be awarded for each of the twelve (12) calendar months during the Contest Period, for a total of twelve (12) thousand dollars in prizes during the Contest Period. Prizes are not transferable and must be accepted as awarded.
6. **THE DRAW:** Twelve (12) random draws will be made by The Co-operators in Guelph, Ontario from all eligible entries each month during the Contest Period. The twelve (12) random draws will be made in accordance with the monthly schedule set out below on or about the following dates:

**For online services account holders for the month of:**

**Draw Date:**

January	Feb 15, 2019
February	Mar 15, 2019
March	Apr 15, 2019
April	May 15, 2019
May	June 14, 2019
June	July 15, 2019
July	Aug 15, 2019
August	Sept 16, 2019
September	Oct 15, 2019
October	Nov 15, 2019
November	Dec 16, 2019
December	Jan 15, 2020

If selected entrants cannot be contacted by telephone or registered letter within fourteen (14) business days of the draw date, an alternate selected entrant will be drawn.

7. The odds of winning will depend upon the total number of eligible entries in each month during the Contest Period.
8. The contacted selected entrant will be required to correctly answer, unaided, a time limited, mathematical skill testing question before being declared a winner.
9. The winner agrees to sign The Co-operators standard declaration and release form confirming compliance with these Contest rules and regulations and waiving any liability of The Co-operators, its partners,

directors, officers, employees, advisors (including its independent insurance advisors) or any affiliates with regard to injury, accident or loss or damage of any kind arising out of participation in this promotion or acceptance of a prize as awarded.

***General***

- 10.** For residents of Québec, any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the board only for the purpose of helping the parties reach a settlement.
  
- 11.** Except as otherwise set out in these Contest rules, personal information will only be collected, used and disclosed by The Co-operators and their respective designees for the purpose of administering the Contest in accordance with these Contest rules. By entering this Contest, each entrant expressly consents to The Co-operators, its agents and representatives collecting, storing, sharing and using the personal information submitted during registration for the purposes disclosed in these Contest rules and for the purpose of administering the Contest and in accordance with The Co-operator's Privacy Policy (available at <http://www.cooperators.ca/en/PublicPages/Privacy.aspx>), unless the entrant otherwise agrees.