

CONTEST RULES AND REGULATIONS (the “Rules”)

No purchase is necessary to win. All entries have equal odds of winning.

CONTEST PERIOD

1. The “Client Referral” Contest is being held by Bow Valley Insurance, herein referred to as the “Broker”, from January 1, 2017 to December 31, 2017, herein referred to as the “Contest Period.”

ELIGIBILITY

2. The contest is open to Alberta residents aged 18 and over, with the exception of the employees, agents and representatives of the Broker, its subsidiaries, advertising and promotion agencies, suppliers of goods, prizes and services related to the contest, any other persons directly related to the holding of this contest, as well as their immediate family (father, mother, brothers, sisters, children), their legal or common-law spouse and any individuals with whom these employees, representatives and agents reside.

HOW TO ENTER

3. There is one (1) way to enter the contest as follows:

3.1 **NO PURCHASE REQUIRED.** To enter without purchase or obligation, an individual must refer a new client to an account manager at Bow Valley Insurance. After the individual provides a new client referral to an account manager at Bow Valley Insurance, the individual will automatically be entered through one (1) entry.

LIMITS

4. Contestants can use the method listed in section 3 to accumulate a contest entry during the contest period. There is no maximum to the number of entries meeting the criteria of s. 3.1.

PRIZE

5.1 The following prizes are offered: a monthly prize of a \$50 gas card. One (1) grand prize of a 42 inch high definition television.

5.2 The prize cannot be exchanged in full or in part for cash and should be accepted as offered.

5.3 The winner must meet all other eligibility criteria, including underwriting criteria of any designated insurer as well as any applicable company policies of the broker and designated insurer.

5.4 Only one (1) \$50 gas card winning prize shall be awarded each month from this Contest. Only one (1) 42 inch high definition television will be awarded during the entire Contest period.

SELECTION

6. A random draw will occur monthly during the contest period for the \$50 gas card by one or more representatives of the Broker and/or a designated insurer (the "Judges") will take place at the office of the Broker, 9805 Horton Rd SW Calgary, AB, on the 3th day of each month, at 2h00 p.m. If the 3th day of the month falls on a weekend, the random draw will take place on the next business day at 2h00 p.m. One (1) eligible entry will be electronically selected at random among all entries received and registered during the contest period, in order to award the prize described. All entries received meeting the criteria of section 3 will be part of the same draw and will be treated equally for the purposes of determining a winner. The selected entrant will be notified by telephone, or, if email address was provided on entry, email, by a Broker representative within 15 days following the draw. A selected entrant who cannot be contacted within 15 days following the draw shall be disqualified and another entrant shall be chosen at random. Only one (1) entry per month shall be declared a winner.

7. A random draw for the 42 inch high definition television by one or more representatives of the Broker and/or a designated insurer (the "Judges") will take place at the office of the Broker, 9805 Horton Rd SW Calgary, AB, on the 6th day of January 2018, at 2h00 p.m. One (1) eligible entry will be electronically selected at random among all entries received and registered during the contest period, in order to award the prize described. All entries received meeting the criteria of section 3 will be part of the same draw and will be treated equally for the purposes of determining a winner. The selected entrant will be notified by telephone, or, if email address was provided on entry, email, by a Broker representative within 15 days following the draw. A selected entrant who cannot be contacted within 15 days following the draw shall be disqualified and another entrant shall be chosen at random. Only one (1) entry shall be declared a winner.

7. In the event that a person proves to be ineligible for a prize before it is awarded, he or she shall be disqualified and another random selection will be held until a new entrant is selected and declared a winner.

8. Odds of having an entry selected at random depend on the number of entries received and registered as described in section 3.

AWARDING OF PRIZE

9. To be declared a winner, the person selected must:

a) Be reached by phone or, if it had been previously provided to the Broker, by email by the Broker within fifteen (15) days following the random selection;

b) Correctly answer the mathematical skill-testing question appearing on the declaration and release form that will be sent (the "Release Form");

c) Complete and sign the Release Form and return it to the return address indicated on the form. The release form must be postmarked by the 15th calendar day from the time of receipt;

d) Agree to have their name published on the Bow Valley website and any other advertising purposes, without remuneration or compensation of any kind;

e) Meet all other eligibility criteria including underwriting criteria of any designated insurer; and

f) Commit no actions which would cause an entry to be disqualified under section 14 of the Rules.

10. A selected entrant who fails to meet any of the above conditions will be disqualified, and a new selection will be held in accordance with the contest Rules until an entrant is selected and declared a winner.

11. Within 15 days following receipt of the duly completed release form, the Broker will inform the winner on how the prize gift certificate will be provided by the Broker.

GENERAL CONDITIONS

12. The prize must be accepted as described in these Rules and may not be transferred to another person, or substituted for another prize, subject to the provisions of the following section.

13. In the event that the Broker cannot award the prize as described herein for reasons beyond their control and unrelated to the winner, they undertake to award a similar prize of equal value or, at their sole discretion.

14. a) For all entries meeting the criteria of section 3.1, any fraudulent, illegal, or coercive conduct which relates to the contest itself will cause the entry to be null and void. If, in the judgment of the underlying Broker and consistent with applicable legislation, the conduct is related to only the contest, the conduct will not affect the validity of the policy.

b) If you prefer not to receive information about products or services from any designated insurer which might be of benefit to you, kindly indicate as such to the Broker.

15. Any person entering this contest or trying to do so by any means which would be unfair to the other entrants, contrary to the Rules or illegal, including computer hacking, amongst others, will be automatically disqualified and may be subject to prosecution, as the case may be. Decisions by the Broker in regard to this paragraph are final and binding.

16. The selected entrant absolves the Broker its advertising and promotional agencies, its employees, agents and representatives, and any designated insurer, of all liability for any

damage they may suffer in accepting or using the prize. In order to be declared a winner and prior to receiving the prize, the selected entrant undertakes to sign a declaration and release form.

17. By entering this contest, the winner authorizes the Broker and any designated insurer to use as required, his/her name, photograph, picture, voice and (or) statement in connection with the prize, for advertising purposes, without remuneration or compensation of any kind.

18. The Broker and any designated insurer are not liable for faulty computer components, software, or links, the loss or nonexistence of communications capability or faulty, incomplete, incomprehensible or erased telephone, mail, computer or network transmissions that make it difficult or renders any person(s) unable to enter or win the contest. The Broker and any designated insurer waive any responsibility for any damages or loss incurred, directly or indirectly, in whole or in part, by the downloading of any software or any form and by the transmission of any data relating to participation in this contest.

19. The Broker and/or any designated insurer are not responsible for website loading, screening or posting errors, software, hardware, mail, telephone, network or server errors and reserve the right to modify, cancel, terminate, or suspend this contest in whole or in part, at their sole discretion, in the event a virus, computer bug, unauthorized human intervention, or any other occurrence beyond their control corrupts or adversely affects the administration, security, impartiality or normal operation of the contest.

20. For the purposes of these Rules, the entrant is the person whose name was given on the requested quote or policy underlying an entry. This is the person who will be awarded the prize if selected and declared a winner.

21. The Broker and any designated insurer reserves the right to modify, cancel, terminate, or suspend this contest in whole or in part, at their sole discretion, in the event a virus, computer bug, unauthorized human intervention, or any other occurrence beyond their control corrupts or adversely affects the administration, security, impartiality or normal operation of the contest.

22. Contest is subject to all federal, provincial and municipal laws.