

# CONTEST

“An auto quote that could win you big!”

## Contest Rules

The “An auto quote that could win you big!” contest (the “**Contest**”) is sponsored by Intact Insurance Company (the “**Sponsor**”). The Contest starts on March 1, 2024, 12:01 a.m. EST, and closes on December 31, 2024, 11:59 p.m. EST, (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 only to Quebec residents who have reached the age of majority in their province of residence at the time of entering the Contest and who are:

- A) Owners or long-term lessees of an automobile to be insured (hereinafter the “**Eligible Owners**”)
- B) Chief financial officers of an AMVOQ member dealership; (hereinafter the “**Eligible Officers**”)

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 subject to what is specifically provided in the definition of “Eligible Persons” above.

## 2. HOW TO PARTICIPATE

No purchase required.

### A) Eligible Owners component

Eligible Owners will be entered in the Contest if, during the Contest Period, they:

- Answer “yes” to the text message sent by the Eligible Officer to complete a quote with DPA Assurances; or
- Call 1-844-818-4202 to complete a quote with DPA Assurances; or
- Click the link in the mail sent by Eligible Officer to complete a quote with DPA Assurances.

AND

- Complete an auto insurance quote by telephone with a DPA Assurances general insurance broker.

(hereinafter the “**Entrants**” or, individually, an “**Entrant**”).

The odds of winning depend on the total number of Entrants entered in the Contest.

Limit of one entry per Entrant. Any additional entries will be invalid for purposes of the Contest

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



## B) Eligible Officers component

Eligible Officers will be entered in the Contest if, during the Contest Period, they :

- Send a text message to an Entrant to propose a quote with DPA Assurances; or
- Give the phone number 1-844-818-4202 to an Entrant and propose they complete a quote with DPA Assurances; or
- Send a pre-formatted email with a clickable link to an Entrant and propose they complete a quote with DPA Assurances

AND

- The Entrant who answers “yes” to the text message completes a quote with DPA Assurances; or
- The Entrant calls the phone number provided, gives the merchant code and completes a quote with DPA Assurances; or
- The Entrant clicks the link in the pre-formatted email and completes a quote with DPA Assurances.

(hereinafter the “**Officers**” or, individually, an “**Officer**”).

The odds of winning depend on the total number of **Officers** entered in the Contest.

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

## 3. THE PRIZES

i. Entrant Part:

Covered period	Entrant Prizes
From March 1, 2024, 12:01 a.m. EST, to December 31, 2024, 11:59 p.m. EST.	Three (3) prizes, hereinafter the “Entrant Prizes”, will be drawn for the period covered. Each prize consists of:  A cheque in the amount of five hundred dollars (500 \$).

ii. Officers Part:

Covered period	Officer Prizes
From March 1, 2024, 12:01 a.m. EST, to December 31, 2024, 11:59 p.m. EST.	Three (3) prizes, hereinafter the “Officer Prizes”, will be awarded to Officers whose Entrant has won in the Entrant component for the period covered. Each prize consists of:  A cheque in the amount of five hundred dollars (\$500).

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

## 4. THE DRAW

Three (3) Entrant Prizes will be awarded to three (3) Entrants (as described above) selected at random electronically from among all eligible entries received in connection with this Contest. The three (3) Officer Prizes will be awarded to the three (3) respective Officers of the three (3) winning Entrants.

No Entrant may be declared the winner of more than one Entrant Prize, and no Entrant may be declared the winner of an Officer Prize.

No Officer may be declared the winner of more than one Officer Prize, and no Officer may be declared an Entrant Prize winner. For clarification, if Entrant Prize winners have the same Officer, the Officer may only win an Officer Prize once.

The draws for the Entrant Prizes and the attribution of Officer Prize will be held at the Sponsor’s office located at 2450, Girouard West Street, East building, Saint-Hyacinthe (QC) J2S 3B3, on Monday, January 15, 2025, at approximately 2:00 pm.

In order to be declared a Winner (as defined hereinafter), the selected Participant must meet all of the criteria described under “**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 Participant whose name has been selected within seven (7) days of the draw. If the Sponsor is unable to reach the selected Participant within seven (7) 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.

To claim their Prize(s) and be declared the Winner, the selected Participant will be required to meet all the following criteria:

- (1) correctly answer a mathematical skill-testing question; and
- (2) sign and return the Declaration and Release Form confirming compliance with these Official Contest Rules and Regulations within ten (10) business days of the date on which the selected Participant received the Declaration and Release Form for signing.

The Sponsor will arrange for delivery of the Prize(s) to the Winner (the Prize(s) may, at the entire discretion of the Sponsor be sent by mail or electronic means) upon receipt of the signed Declaration and Release Form. The Sponsor also reserves the right, at its sole option, to waive the requirement whereby the selected Participant must attend the Sponsor's office to claim the Prize(s).

(hereinafter collectively or individually the "**Winner**")

## 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 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 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, 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.

A Winner's express or implied refusal to accept a prize(s) 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 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.

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

For the identification of the Winner or for a copy of these Official Contest Rules and Regulations, send an email to [marketingventes@intact.net](mailto:marketingventes@intact.net) or send a self-addressed stamped envelope to: 2450, Girouard West Street, East building, Saint-Hyacinthe (QC) J2S 3B3, within one (1) year of the end of the Contest Period.

