

## **Westminster Mutual Insurance Company**

### **Winter Heatwave Contest**

#### Contest Rules

1. Contest begins on December 1, 2016 and ends on May 31, 2017. A random draw for Prizes will take place on June 2, 2017 from all eligible entries received by the contest closing date. This contest is being sponsored by Westminster Mutual Insurance Company (the "Sponsor").
  
2. You may enter by any one or more of the following methods but only one entry per person is permitted per method of entry (incomplete entries will be rejected):
  - (i) Any existing policyholder of the Sponsor who renews their policy during the contest period will receive one entry into the contest per existing policy that is renewed (therefore, if 2 existing policies are renewed during the contest period, two entries into the contest will be given).
  
  - (ii) The sponsor will be attending the Belmont Fireman's Breakfast being held on Sunday May 27<sup>th</sup>, 2017. Entry forms into the contest will be available at that breakfast. Fully complete an entry at the booth and deposit it into the ballot box at the event and all such entries will be entered into the contest.
  
  - (iii) Anyone who requests a free quote on a Sponsor insurance policy during the contest period will receive an entry into the contest.
  
  - (iv) Any person can visit the Sponsor's head office in Belmont, Ontario during the contest period and request an entry form. Fully complete the entry form and deposit it into the ballot box at the Sponsor's head office
  
  - (v) Request an entry form from any of the Sponsor's insurance agents. Fully complete the entry form and mail it to the following address: "Contest Entry, 14122 Belmont Road, Belmont, Ontario N0L 1B0". All mailed in entries must be received by the contest closing date of March 31, 2017; postage due envelopes will not be accepted.
  
3. The following prizes will be given away (no entrant may win more than one prize):

One Grand Prize will be awarded consisting of a Weber Genesis E-320 LP Model barbeque (Approximate retail value of this prize is \$1,000).

One Runner Up prize will be awarded consisting of a gift pack (the content of the gift pack will be solely determined by the Sponsor). Approximate retail value of this prize is \$50).

4. Odds of winning depend on the number of entries received. Winners will be notified of their having won at the Sponsor's sole discretion by either: (i) email at the email address stated on their entry form or in the Sponsor's records for that person in the case of an existing policyholder or a person requesting an insurance policy quotation or (ii) by telephone at the telephone number stated on their entry form or in the Sponsor's records for that person in the case of an existing policyholder or a person requesting an insurance policy quotation. If notification is by email, then Sponsor will make two attempts by email to contact potential prize winner, the second attempt being one week after the first attempt and those who do not respond to the second attempt by reply email within one week of the second attempt will automatically be deemed to have forfeited their opportunity to win a prize and another winner will then be selected in their place. If notification is by telephone and the potential winner does not answer the telephone themselves, then Sponsor will leave only one message and if the potential winner does not return the telephone call within one week then that person will automatically be deemed to have forfeited their opportunity to win a prize and another winner will then be selected in their place.

5. To be an actual winner, that person must correctly answered Sponsor's skill testing question to be administered as part of the prize winning notification.

6. Prizes must be picked up at the winner's expense from the Sponsor's head office location within four weeks of being notified that they are an actual winner. If a prize is not picked up within that four week period, that person will automatically be deemed to have forfeited their prize and nothing else will be awarded to them and the prize will not be re-awarded.

7. By entering the contest, the entrant agrees: (i) to the contest rules, (ii) to the use without compensation of their photograph, name and city/town/place of residence in all publicity campaigns related to the contest including in all advertising and on the Sponsor's Website, (iii) to release the Sponsor, and those associated with them, from any liability no matter what the reason including if the Sponsor has been negligent in any way in the conduct of the contest and (iv) if the entrant is a prizewinner, to release the Sponsor if any part of a prize or any services that form part of a prize, do not prove satisfactory, either in whole or in part, and the prizewinner further agrees to be responsible in whole or

in part for any loss, damage or injury to person or property of any nature howsoever caused with respect to the prize or the use thereof by the prizewinner.

8. Contest is open to a resident of the Province of Ontario only who is not: (i) less than 18 years of age, (ii) an employee or director of the Sponsor, (iii) an insurance agent that sells the Sponsor's insurance policies or any employee of such insurance agent, or (iv) domiciled with any of the foregoing excluded persons in (ii), (iii) and (iv). Prizes must be accepted as awarded, in the name of the winner (who must be the person who submitted the entry), no cash value will be given for the prize, the prize is not transferable, and no substitution will be made for the prize. The decision of the contest judges is final in respect of any matter relating to this contest. The contest is subject to all Federal, Provincial and Municipal laws and regulations.

9. The Sponsor, including its agents, representatives and those associated with them, are not responsible for any entry, or prize winning notification, or delivery of a prize, which is lost, misdirected or which arrives late, as the case may be, whether or not due to the fault (including negligence) of the Sponsor or of any other person. Person's abusing the entry rules will have their entries rejected, or entries entered fraudulently or through an abuse of the entry rules will be rejected. The Sponsor, in its sole discretion, and for any reason, reserves the right to substitute a prize for a prize of equal or greater value.

10. By participating in the contest (for example, by completing the entry form) all entrants consent to the collection, use and distribution of their personal information by the Contest sponsor for the purposes of: (i) running the contest and (ii) as permitted by these rules (for example, pursuant to these rules, all entrants who accept a prize consent to the use of their personal information for publicity usages) including as permitted by any release signed. Any inquiry concerning the personal information held by the Contest sponsor should be addressed to the Contest sponsor at:

Privacy Officer  
Westminster Mutual Insurance Company  
14122 Belmont Road  
Belmont, Ontario N0L 1B0