

READY FOR ADVENTURE CONTEST

RULES

The *Ready for Adventure* Contest (herein the “Contest”) is organized by assurancevoyages.ca, (herein the “**Organizer**”) and will be held from October 5, 2018, 12:01 a.m. EDT to November 9, 2018, 11:59 p.m. EDT, the deadline (herein the “**Contest Period**”).

The Organizer reserves the right to allow its subsidiaries and affiliates and their administrators, managers, employees, agents, representatives, advertising and promotion agencies to perform all or part of the actions needed for this Contest.

1. ELIGIBILITY

This contest is open to all residents of the province of Quebec, who are age 18 or older, at the time of the draw. Insurance contracts held by companies are not eligible.

The following are excluded from the contest draw: the Organizer’s employees, agents, representatives, subsidiaries, parent companies, advertising and promotion agencies and all other parties involved in the preparation, execution and distribution of this Contest, as well as members of their immediate family, married or common law spouse, and all persons with whom such employees, representatives and affiliated agents reside.

2. HOW TO ENTER

There are four (4) ways to enter the contest:

- i. Throughout the Contest Period, go to assurancevoyages.ca and request a travel insurance quote. When you receive your insurance premium quote, you will be automatically entered in the Contest.
- ii. Throughout the Contest Period, call assurancevoyages.ca at 1-855-309-5888 and request a travel insurance quote during regular business hours*. When you receive your insurance premium, you will be automatically entered in the Contest.
- iii. If you have a travel insurance policy from assurancevoyages.ca dated October 1, 2017 through November 9, 2018, you will be automatically entered in the Contest.
- iv. If you wish to enter the Contest without requesting a quote for or without having a travel insurance policy, submit an original hand-written letter (not electronically produced) of at least one hundred words explaining why you would like to purchase a travel insurance policy from assurancevoyages.ca. Send your letter along with your name, complete address and telephone number to: *Ready for Adventure* Contest, care of

Stéphanie Morneau at: **assurancevoyages.ca**, 193 Denison Est, suite 202, Granby QC J2H 2R4, so that it is received no later than November 7, 2018, at 11:59 p.m. EDT for the draw on November 22, 2018. Upon receipt of your letter, you will be automatically entered in the Contest.

Each entry submitted by one of the means described above is equal to one contest entry form. Limit of one (1) entry per eligible person throughout the Contest Period.

*Regular business hours are from 9:00 a.m. to 5 p.m., Monday to Thursday, and from 9:00 a.m. to 4:30 p.m. on Fridays, except for statutory holidays.

3. PRIZE

The prizes drawn in this Contest are 5 gasoline gift cards in the amount of \$100 each, taxes included. The total value of the Contest prizes is \$500.00 (taxes included). These prizes are not transferable or exchangeable.

4. DRAW

The prizes will be drawn on November 22, 2018, at 2:00 p.m. EDT at the Contest Organizer's head office, located at 193 Denison Est, suite 202 Granby, QC J2H 2R4.

Prizes are drawn at random, by a computer, from all the entries and letters received throughout the Contest Period.

5. CLAIMING A PRIZE

An assurancevoyages.ca representative will contact the prize winners by phone or email in the seven days following the draw. If the representative is unable to reach a winner by phone in the seven days following the draw or does not receive a reply by email from the winner in the seven days following the draw, using reasonable means and the contact information provided by the winner, a new draw will be held at the assurancevoyages.ca offices to replace the winner who, by not responding, is deemed to have forfeited the prize.

If after the draw the winner fails to satisfy all the Contest Rules or is not eligible for the Contest or if the entry is deemed invalid, the winner will be disqualified and a new draw will be held to replace said winner until such time as another eligible participant is selected and declared a winner.

To be declared a Winner and claim a prize, the selected participant must correctly answer a mathematical skill-testing question as well as sign and return a Declaration and Waiver form confirming that they satisfy the Contest Rules within 10 business days of receiving the Declaration and Waiver. A condition to being declared a Winner is signing the Declaration and Waiver form.

Prizes will be awarded in person to those winners who can travel to assurancevoyages.ca offices and for those who cannot, it will be mailed directly to their residence. Prizes will be mailed in the six (6) weeks following receipt of the Declaration and Waiver form.

7. GENERAL CONDITIONS

The Organizer is not responsible for the fees incurred by the Winner when claiming their prize.

The Winner is the only person responsible for the waiver and payment of all taxes or other fiscal obligations that may result from claiming a prize. Every prize claimed will be subject to verification by the Organizer. The Organizer's decisions relative to a participant's eligibility or a participant's entry's eligibility are final and cannot be appealed.

Contest organizers reserve the right to disqualify entries submitted using fraudulent means. This includes any entry that fails to comply with the Contest Rules.

By entering this Contest, every participant (including the Winners) releases the Organizer, its affiliates, its parent companies, its managers, its administrators and partners, including its advertising and promotion agencies, as well as its employees, agents and representatives, from any liability for damage or loss whatsoever, whether arising directly or indirectly from their participation in this contest, as well as from the acceptance and/or use of the prize(s), and releases the Organizer, its promotion agencies and all other parties involved from any claims, grievances or lawsuits, now or in perpetuity, by the participants, their heirs, their executors or administrators, concerning the Contest or the prize.

Assurancevoyages.ca cannot be held liable for lost, damaged or stolen prizes.

Without limitation, the Organizer will not be held liable for mail delivery delays, any website failure, technical problem or any other functional problem, whether with the network, telephone lines, online computer systems, servers, access providers, computer equipment or software, for the non-receipt of an entry by participants.

The Contest Organizer does not allow recounting or verifications to be made with respect to the entries or calculations necessary to administer the Contest.

Winners agree to let their name, photograph, likeness, contact information, voice, testimonials and/or statements be used, in whole or in part, by the Organizer, its advertising agencies and all other parties involved in the development, execution and distribution of material concerning the Contest, for all purposes, on all media, present and in perpetuity, including social media, in all jurisdictions, and in any way, without compensation or additional approval from the Winner.

Prizes must be accepted as is and cannot be transferred to another person or substituted for any other prize, subject to the provisions herein.

The explicit or implicit rejection of a prize by a Winner releases the Organizer from any obligation for this prize to said winner.

The Organizer reserves the right, at its sole discretion, to cancel this Contest or modify, amend, change or enhance these Rules, subject to all applicable laws. The Organizer reserves the right, at its sole discretion, to cancel, terminate or suspend this Contest, should an event or situation beyond their control arise that could undermine or affect the administration, security, impartiality or execution of this Contest as provided for in these Rules, subject to authorization by the *Régie des alcools, des courses et des jeux du Québec*.

This Contest is subject to all applicable federal, provincial and municipal laws and regulations.

Any litigation concerning the organization or execution of this Contest may be submitted to the *Régie des alcools, des courses et des jeux* for settlement. Any litigation concerning the awarding of a prize may be submitted to the *Régie* solely for the purpose of helping the parties reach a settlement.

The prize is in no way sponsored.

A French version of these Rules is available at assurancevoyages.ca. The French version of these Rules has precedence.

Note: No discrimination is intended in the grammatical form used.