

**CONTEST RULES**  
**Win a Snowmobile or ATV! Contest**

**CONTEST PERIOD**

1. The "Win a Snowmobile or ATV!" contest organized by La Capitale General Insurance Inc. ("La Capitale" or "the Contest Organizer") and will be held in Quebec from 12:00 a.m. ET on September 8 to 11:59 p.m. ET on January 23, 2015 ("the contest period").

**ELIGIBILITY**

2. Contest participants must:
  - Be a resident of the province of Quebec
  - Be age 18 or over during the contest i.e. on or before January 23, 2015
  - Hold a valid driver's licence and the necessary licence for driving the leisure vehicle being offered as a prize, if applicable.

The contest is not open to:

- Employees of participating companies of La Capitale General Insurance Inc. and individuals residing at the same address.
- Employees of any subsidiaries of La Capitale Financial Group and individuals residing at the same address.
- Affiliated agents and agencies and their employees.

La Capitale reserves the right to disqualify participants or entries that are not in compliance with contest rules.

**HOW TO ENTER**

Participation in this contest is free, with no purchase necessary.

3. Subject to the limitations contained herein, there are five (5) ways to enter during the contest period:

A. At trade shows

Complete a paper or electronic entry form and indicate the expiry date of your personal automobile, property or leisure vehicle insurance contract and agree to receive no-obligation insurance quotes and information on products offered by La Capitale.

B. Online

**Complete an electronic entry form and indicate the expiry date of your personal automobile, property or leisure vehicle insurance contract and agree to receive no-obligation insurance quotes and information on products offered by La Capitale.**

Entry forms are available at the following locations:

- On the **lacapitale.com** website
- At public shows and exhibits in which La Capitale participates

- On websites for shows presented by La Capitale
- On websites of La Capitale partners
- On websites of publishers who are La Capitale partners
- On websites of La Capitale's publicity network

C. On Facebook:

By "liking" La Capitale and by completing an electronic entry form on La Capitale's Facebook page. (Facebook.com/LaCapitaleAssuranceServicesFinanciers)

Participants can increase their chances of winning by inviting their friends to enter the contest by sharing the contest's Facebook page.

Limit: Each friend who enters using the previously described procedure allows the person who shared the contest's Facebook page to obtain one additional entry.

**Or**

After requesting an online quote, participants can also increase their chances to win by sharing the contest on their Facebook page by clicking Share on Facebook in the contest registration confirmation pop-up window.

Limit: Sharing grants one additional entry.

D. With an online or telephone quote

By requesting an online or telephone quote from La Capitale or one of its authorized representatives regarding personal automobile, property or leisure vehicle insurance.

Limit: Each quote for one of the above-mentioned products entitles participants to three entries per product.

E. Being insured with La Capitale

Those who already hold personal automobile, property or leisure vehicle insurance that is in effect at the end of the contest period are automatically entered.

Limit: Each of the above-mentioned insurance products in effect at the end of the contest period entitles the participant to one entry. Each ATV or snowmobile insurance product in effect at the end of the contest period entitles the participant to four entries.

## **DETAILS OF THE PRIZES**

4. Entering this contest gives you the chance to win one of the following prizes:

Prize	Description and value			
1st	Snowmobile 2015 Yamaha SRVIPER L-TX Deluxe snowmobile, valued at \$14,149, taxes included.	<b>OR</b> (winner's choice)	2015 Yamaha GRIZZLY 700 ATV, valued at \$10,799, taxes included.	<b>Plus:</b> A \$500 credit (taxes included) toward a one- year insurance policy for this prize with La Capitale*
2nd	2015 Polaris 550 Indy® Voyageur 155, valued at \$8,599 (CA MSRP), taxes included	<b>OR</b> (winner's choice)	2015 Polaris Sportsman® 570 Sage Green, valued at \$7,399 (CA MSRP), taxes included	<b>Plus:</b> A \$500 credit (taxes included) toward a one- year insurance policy for this prize with La Capitale*

***\*Insurance credits:** These prizes are also subject to the terms and conditions stated in Section 5 of these rules. The winners must satisfy La Capitale's usual underwriting standards in order to obtain an insurance policy for the prize.*

## **INSURANCE CREDIT TERMS AND CONDITIONS**

5. The following terms and conditions apply to insurance credits offered as prizes in this contest:

- Winners of insurance credits must satisfy the usual underwriting standards of La Capitale in order to take advantage of this prize. La Capitale reserves the right to decline to issue an insurance contract in the event the winner does not satisfy its usual underwriting standards. In this situation, a compensatory amount of \$250 will be awarded to the winner in the form of a cheque.
- The winner must contact a La Capitale damage insurance agent for a quote and, if eligible, he or she may apply the credit amount to the total annual premium, including taxes, of the policy issued for insuring the prize.
- If the annual premium, including taxes, is less than the credit amount won, the winner may use the prize to reduce the deductible, increase coverage or apply it to part or all of the premiums in future years. There is no time limit on applying the entire prize.
- If the insurance policy is cancelled by the insured or the insurer, the unused credit amount is cancelled.
- If the winner declines the insurance policy, she or he is deemed to have waived the right to the prize.

## **SPECIFIC PRIZE CONDITIONS**

6. Prizes cannot be refunded, transferred, redeemed for cash or assigned.

## **DRAW**

7. The two prize winners will be chosen by a random draw from all eligible entries. The draw will be held in the presence of an employee witness at 3 p.m. ET on January 30, 2015 at La Capitale's head office in Quebec City.

8. The odds of winning depend on the number of entries received during the contest period. A participant can only win once. In the event a participant is drawn more than once, the Contest Organizer will draw another participant until two winners as described in these rules have been drawn and the prizes will be awarded as follows:
  - The first person whose name is drawn will be the winner of the first prize described in Section 4 "Details of the prizes" and the second person whose name is drawn will be the winner of the second prize.
9. An individual can only receive one single prize.

### **GENERAL CONDITIONS**

10. To be declared a winner, the participant selected at random must:
  - To avoid being disqualified, be reached by telephone by the Contest Organizer, to discuss prize delivery arrangements, in no more than two attempts and, if a voicemail message is left, return the Contest Organizer's call within 30 days of the draw date.
  - Confirm that he or she meets the eligibility conditions and other requirements of these contest rules.
  - Correctly and without assistance, answer a timed mathematical skill-testing question administered by telephone.
  - Sign a liability waiver and declaration form, which will be forwarded by the Contest Organizer. The form must be returned to the Contest Organizer by mail to 625 Saint-Amable, P.O. Box 17100 Québec QC G1K 9E2, or by fax to 514 380-8815, or by email to [mélanie.béland@lacapitale.com](mailto:mélanie.béland@lacapitale.com) within ten (10) business days following receipt. Please indicate "Win a Snowmobile or ATV!" contest.
11. Failure to comply with any of the above conditions or to accept the prize will result in disqualification of the participant. In such a case, a new draw will be conducted, in accordance with these contest rules, until an eligible participant has been chosen and declared a winner. If no participant is declared a winner within 60 days following the original draw, the Contest Organizer will have the right to cancel the prize.
12. **Verification:** Entries are subject to verification by the Contest Organizer. Any entry or entry attempt that is deemed to be fraudulent, illegible, incomplete, received late or otherwise not in compliance with contest rules will be rejected. In such a case, the participant in question will not be entitled to an entry or a prize. The Contest Organizer's decision concerning any aspect of the contest, including but not limited to the eligibility or disqualification of entries or participants, will be final and without appeal, subject to a decision by the *Régie des alcools, des courses et des jeux du Québec* (RACJ) with regard to any matter under its jurisdiction.
13. **Disqualification:** The Contest Organizer reserves the right to disqualify any person or cancel one or more entries from a person who enters this contest or tries to do so by any means contrary to these contest rules or which would be unfair to the other participants. Such person may be referred to the appropriate judicial authorities. The Contest Organizer's decision regarding this aspect of the contest is final and without appeal.
14. **Prize acceptance:** The prize must be accepted as described in these contest rules and is not, in any case, transferable in whole or in part to another person, unless otherwise indicated stipulated herein.

15. **Limitation of liability–Use of the prize:** The prize winner releases the Contest Organizer, its advertising and promotional agencies and their employees, agents and representatives from any damage, inconvenience or loss resulting from his or her acceptance or use of the prize. Each participant selected acknowledges that, as of his or her being informed of the prize delivery arrangements, the fulfilment of the obligations related to the prize becomes the entire and exclusive responsibility of the various service and product providers.
16. **Limitation of liability: Contest operation:** The Contest Organizer, its advertising and promotional agencies and their employees, agents and representatives are not liable for any faulty computer components, software or line of communication, or for the loss or absence of network communication capability, or for any faulty, incomplete, incomprehensible or erased computer or network transmissions that make it difficult or impossible to enter the contest.
17. **Limitation of liability: Receipt of entries:** The Contest Organizer, its advertising and promotional agencies and their employees, agents and representatives are not liable for any damage or loss that may be caused, directly or indirectly, in whole or in part, by the downloading of any web pages or software or by the transmission of any information concerning contest participation.
18. **Contest modification:** The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this contest, in whole or in part if there is any event or any human intervention that could corrupt or affect the administration, security, impartiality or conduct of the contest as provided for in these contest rules, subject to RACJ approval, if required. In no case may the Contest Organizer, its advertising and promotional agencies, the suppliers of products or services related to this contest or their employees, agents and representatives be required to award more prizes or to award any prize other than in accordance with these contest rules.
19. **Authorization:** The prize winner authorizes the Contest Organizer and its representatives to, if required, use his or her name, photograph, image, voice, contact information, place of residence or any statement relating to the prize for advertising purposes, without any compensation.
20. **Participant:** For the purposes of these rules, the eligible participant is the person whose name appears on the entry, and it is to this person that the prize will be awarded if selected and declared a winner.
21. **Prize limit:** In no case may the Contest Organizer be required to award more prizes or to award any prize other than in accordance with these contest rules.
22. **Limitation of liability – Entry:** Persons who enter or attempt to enter this contest release the Contest Organizer, its advertising and promotional agencies, subsidiaries and their employees, agents and representatives from any liability for any damage they may incur as a result of entering or attempting to enter the contest.
23. **Rules:** The contest rules are available at the Contest Organizer's offices located at 625 Saint-Amable St., Quebec QC G1K 9E2, online at [lacapitale.com/Win-Snowmobile-ATV](http://lacapitale.com/Win-Snowmobile-ATV).
24. **Dispute:** Any dispute regarding the organization or conduct of a promotional contest may be submitted to the RACJ for a ruling. Any dispute regarding the awarding of a prize may be submitted to the *Régie* only for the purpose of helping the parties reach a settlement.
25. **French version:** A French version of the rules is available on request at the following address: 625 Saint-Amable St, PO Box 17100 Quebec QC G1K 9E2 In the event of a discrepancy between the French and English versions of these rules, the French version will take precedence.