

Contest Rules and Regulations
“Dream it... Live it!”
2019

Contest

The contest is held and organized by The Personal General Insurance Inc. in Québec and The Personal Insurance Company in the other Canadian provinces and territories (both The Personal entities are hereafter referred to as “The Personal”). The contest runs from February 1, 2019, and ends on December 31, 2019, at 11:59 p.m. (Eastern Standard Time), which is the contest closing date.

Exclusivity

The contest is open exclusively to Bell employees and retirees.

Prizes

A total of \$6,000 CAN is available to be won: three (3) prizes of \$2,000 CAN, each awarded in the form of a travel voucher or a cheque – at the winners’ choice.

Eligibility

To be eligible for the contest, an entrant must:

- be a resident of Canada;
- have attained the age of majority of his or her province or territory of residence on the date of each the draw;
- be a Bell employee or retiree on the date of the draw;
- have requested a home or auto quote from a general insurance agent at The Personal by calling 1-888-476-8737 or by filling out the online quote request form at thepersonal.com/belltravel between January 1, 2019, and 11:59 p.m. on December 31, 2019 (Eastern Standard Time) **OR** hold a home or auto insurance policy in force with The Personal between January 1, 2019, on the date of each draw;

No purchase required. One entry per quote or insurance policy, per person.

Employees, representatives or agents of The Personal, Desjardins General Insurance Group Inc. (DGIG) or a DGIG subsidiary, as well as anyone domiciled with said employees, representatives or agents, are not eligible to participate in the contest.

Details of the Draw

1. The winners shall be chosen by three (3) electronic draws from among all eligible entries at the head office of The Personal, located at 6300 boul. Guillaume-Couture, Lévis, Quebec, G6V 6P9, at 3 p.m. Eastern Standard Time on the following dates:
 - **April 10, 2019:** The name of one (1) entrant shall be drawn from among all those who obtained a home or auto insurance quote or held an insurance policy in effect between January 1, 2019 and March 31, 2019.
 - **July 10, 2019:** The name of one (1) entrant shall be drawn from among all those who obtained a home or auto insurance quote or held an insurance policy in effect between January 1, 2019 and June 30, 2019.

- **January 15, 2020:** The name of one (1) entrant shall be drawn from among all those who obtained a home or auto insurance quote or held an insurance policy in effect between January 1, 2019 and December 31, 2019.
2. By participating in the contest, an entrant is defined as the person whose name appears on the insurance quote. If two people requested the quote or hold the policy jointly, it is the person who is an employee or retiree of Bell who must answer the mathematical skill-testing question, and the prize shall be awarded in his or her name. If both people are employees or retirees of Bell, the first person contacted must answer the mathematical skill-testing question, but the prize shall be awarded in the names of both people.
 3. The chances of winning depend on the number of quote requests received and the number of home or auto insurance policy holders with The Personal on the draw dates.
 4. A person may not win more than once.
 5. To obtain his or her prize, a winner must meet the eligibility conditions described herein. In addition, each winner must:
 - a) have been reached by telephone in the ten (10) business days following the draw;
 - b) correctly answer a timed mathematical skill-testing question asked over the telephone;
 - c) choose from a gift card redeemable at: a shopping mall, a travel agency or at the spa, as where he or she will redeem the \$1,500 gift card when asked to do so over the telephone by a contest organizer;
 - d) once this choice is confirmed with the contest organizer, it may not be changed;
 - e) consent to allowing his or her name, place of residence, photograph and voice be used in advertising associated with this contest without any compensation whatsoever;
 - f) sign a declaration and waiver form regarding the established conditions if requested to do so by The Personal.

Should any of these conditions not be met, the organizers shall proceed with drawing the name of another winner. The same rules and regulations shall apply for this next draw, though the date of the draw shall differ.

6. Each winner shall be sent his or her prize from four to six (4 to 6) weeks after the date that winner's name was drawn.
7. The prizes are neither exchangeable nor redeemable and may not be transferred to another person or a winner's successor or heirs.
8. Each winner agrees that upon receipt of the travel vouchers, the travel agency shall become wholly and exclusively responsible for carrying out the obligations related to said gift card. Furthermore, each winner agrees to not hold The Personal liable or responsible for any harm the winner may suffer from accepting or using the prize. The Personal assumes no responsibility of any kind should the travel agency be unable to respect its obligations (e.g.: bankruptcy).
9. The Personal shall not be held liable for any lost or stolen travel vouchers.
10. If all or part of a prize is not used by a winner, for any reason whatsoever, that winner shall receive no compensation for the unused amount from The Personal.
11. Should The Personal be unable to award the prizes described herein, it reserves the right to award, at its choice, identical prizes of equivalent value, or, at its discretion, the cash value of said prizes.

General Conditions

1. All quote requests remain the property of The Personal.
2. The Personal reserves the right to modify the contest conditions or terminate the contest at any time without notice, upon authorization by the Régie des alcools, des courses et des jeux of Quebec.

3. The Personal reserves the right to disqualify any entrant or cancel any entry that does not comply with these rules.
4. All decisions made by The Personal regarding this contest are final and binding, except for those made by the Régie des alcools, des courses et des jeux to matters under its jurisdiction.
5. For Quebec's residents only, a dispute regarding the organization or conduct of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. A dispute regarding the awarding of a prize may be submitted to the Régie solely for the purpose of helping the parties reach a settlement.
6. The Personal cannot be held liable for any lost, misdirected or late entries, or for any defect whatsoever that could affect the availability or the proper operation of its Web site or any component of its systems or telecommunication network during this contest. Furthermore, The Personal cannot be held liable for any damage to a computer or information system an entrant used to enter this contest.
7. An entrant shall not hold The Personal liable for any damage arising from entering the contest or from accepting and using a prize won through this contest.
8. The contest is subject to all applicable laws.
9. The French version of these rules is available online at lapersonnelle.com/voyagebell. If any discrepancy exists between the English and French versions of these rules, the French version takes precedence.