

The Empire Life “Plan Administrator Survey on Empire Life Communication Fall 2020 Draw” (the “Contest”) begins on November 9, 2020 and ends on November 26, 2020 (the “Contest Period”).

### **1. Who can enter**

To be considered an eligible entrant, you must:

- Be the designated plan administrator of your organization which has purchased group insurance coverage from The Empire Life Insurance Company (“Empire Life” or “we”),
- Be a legal resident of Canada; and
- Have reached the age of majority in your province or territory of residence on the day the draws for prizes (“prize draws”) take place.

### **2. Prizes**

There are five (5) prizes of a \$100 Visa gift card to be won. Prizes will be in Canadian dollars. Prizes must be accepted as awarded. We reserve the right to substitute another prize of equal value, if a prize cannot be awarded as described for any reason. Gift cards are subject to the terms and conditions of the corporate entity that issues the cards, without warranty. The Prize will be distributed within sixty (60) days by courier, email, or mail after the Winner has been successfully contacted and notified of his/her prize and fulfilled the requirements set out herein.

### **3. How to enter**

There is no purchase necessary to enter this draw. To enter the draw to win one of the five \$100 gift cards, complete the Plan Administrator Survey, including entering your name and email address, by 11:59 p.m. Eastern time on November 26, 2020. The Survey can be accessed via this link: <https://www.surveymonkey.com/r/C7YPSGX> Only one entry per plan administrator. Eligible entrants can only win one draw prize. No entries will be accepted by any other means. There is a limit of one entry per plan administrator.

### **4. Selection of winners**

A potential winner for each of the five prizes will be randomly selected from all eligible entries. Each eligible entrant shall be eligible to win only one (1) Prize. The odds of being selected as a potential winner are dependent upon the number of eligible entries received by Empire Life. To be eligible to win a prize, you must be an eligible entrant on the day of the prize draw.

All prize draws will be held at the Empire Life office located at 36 York Mills Road, Toronto, Ontario, on November 27, 2020 at 3:00pm Eastern Time. The odds of winning a prize will depend upon the total number of eligible entries for each prize draw.

### **5. If you win**

If you are selected as a potential winner, we will attempt to contact you by email within ten (10) business days following the draw date. To claim your prize, you must have complied with these official Contest rules, sign a liability and publicity release form we will provide to you, and answer a skill testing math question. We will send the liability and publicity release to you using the email address you provided in survey. You will need to print it, sign it, and return it to Empire Life at the address provided on the form by regular mail or email (in which case you will have to scan the signed document and include it as an attachment) within the required time period.

If we cannot contact you within the ten day period, or if you do not complete the necessary forms within the required time period, or if you do not correctly answer the mathematical skill-testing question unaided within five (5) minutes, your prize will be forfeited, and we will select another winner from among the remaining eligible entries. Any alternate winner will have the same rights and obligations as the original winner. Empire Life is not responsible and shall not be liable for unsuccessful efforts to notify selected entrants. Prizes may be taxable when received and if so, the value of the prize will be included in taxable income reported to the recipient on the T4/Relevé 1 for 2020.

### **6. General Terms and Conditions**

By participating in the Contest, entrants agree to abide by the terms of these official Contest rules and by all decisions of Empire Life, which are final in all matters pertaining to the Contest. The Contest is subject to all applicable federal, provincial and municipal laws and regulations, and is

void where prohibited by law. Return of any prize/prize notification as undeliverable may result in disqualification and selection of an alternate winner.

By entering the Contest, all participants release and hold harmless Empire Life, its affiliated and related companies and all of their respective directors, officers, shareholders, employees, agents, successors and assigns (collectively, the "Contest Entities") from any and all liability, claim, loss, injury or damage of any kind that they (or any other person or entity) suffer or incur arising from or in connection with, directly or indirectly, the Contest or any prize won.

Empire Life reserves the right at its sole discretion to disqualify any individual from the Contest, and to ban the individual from any future Contest of Empire Life, if Empire Life finds that an individual has:

- tampered with the entry process or the operation of the Contest; or
- acted in violation of the official Contest rules or in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

Any attempt by an entrant or any other person to deliberately damage or undermine the legitimate operation of the Contest is a violation of criminal and civil laws and, should such an attempt be made, Empire Life reserves the right to seek damages from any such person to the fullest extent permitted by law.

If the Contest is not capable of running as planned for any reason (including infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures, or any other causes beyond the reasonable control of the Contest Entities which corrupt or affect the administration, security or proper conduct of the Contest) Empire Life reserves the right, at its sole discretion to, without advance notice, terminate or suspend the Contest, in whole or in part, or modify it in any way subject to the approval of the *Régie des alcools, des courses et des jeux* in respect of residents of Quebec.

## **7. Limitations of Liability**

Without limiting the release in section 6 above, and for greater certainty, the Contest Entities will not be liable for:

- any incorrect or inaccurate information, whether caused by users or by any equipment or programming associated with or utilised in the Contest or by any technical or human error which may occur in the processing of entries in the Contest;
- any error, omission, interruption, deletion, defect or delay of any transmission in connection with the Contest;
- any communications line failure, theft, destruction or unauthorised access to, or alteration of, entries;
- any problems with, or technical malfunction of, any telephone network or lines, computer on-line systems, servers or providers, computer equipment, software, or failure of e-mail which may occur for any reason whatsoever, including technical problems or traffic congestion on the Internet or at any Web site or combination thereof;
- inaccessibility or unavailability of the entry portals on any particular day;
- any injury or damage to participants' or to any other person's computer related to or resulting from participating or downloading materials in the Contest; or
- lost, damaged or misdirected prizes.

## **8. Privacy**

Empire Life will collect, use, and disclose the personal information you provide when you enter the Contest for the purposes of administering the Contest and prize fulfillment, in accordance with our privacy policy available at [www.empire.ca](http://www.empire.ca).

**9. For Quebec Residents:** Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the Régie only for the purposes of helping the parties reach a settlement.