

Referring Us Rewards You Referral Program (“the Contest”)  
Rules and Regulations

1. Contest Period

The Contest is sponsored and operated by Irwin, Sargent & Lowes Limited (the “Contest Sponsor”). The Contest will commence on April 1, 2017 at 9:00:01 AM Eastern Time and will end on March 31, 2018 at 5:00:01 PM Eastern Time, after which time the Contest will be closed and no further entries will be accepted.

2. Eligibility (“Eligible Person”)

The Contest is open to all customers of Irwin, Sargent & Lowes Limited who:

- a) are the age of majority or older at the time of entry into the Contest;
- b) are a permanent resident of Ontario, Canada;
- c) are an active customer at the time of entry into the Contest;
- d) are an active customer at the time of the draw(s);
- e) refers a friend, family or business associate and that individual requests a quote for personal or business insurance;
- f) is not an employee, agent or representative of the Contest Sponsor, their respective parent company, affiliates, subsidiaries, related companies, advertising and promotional agencies, suppliers of goods, prizes and services related to the Contest, any other persons directly related to the holding of this Contest, as well as their immediate family (father, mother, brothers, sisters, children), their legal or common-law spouse and any individuals with whom these employees, representatives, agents and other persons reside.

The above requirements collectively constitute all Eligible Persons.

3. How to Enter

No Purchase necessary. To enter without purchase or obligation a customer must refer a friend, family or business associate to Irwin, Sargent & Lowes Limited and that individual must request a quote for personal or business insurance. When the referred individual contacts Irwin, Sargent & Lowes Limited for an insurance quote he or she must provide the first and last name of the customer who made the referral. The Broker providing the quote will verify the customer name and submit the name (“Entrant”) into the Contest.

The customer must meet the eligibility requirements outlined in section 2 to be entered into the Contest.

There is no limit to the number of times an Eligible Person can be entered into the contest.

#### 4. Prizes and Odds of Winning

The Prizes consist of:

- a) One (1) Tim Horton's gift card valued at \$5.00 CDN inclusive of all taxes and fees. Every time an eligible person is entered into the Contest they will receive a thank you letter from Irwin, Sargent & Lowes Limited with a \$5.00 Tim Horton's gift card. The Prize is non-exchangeable, non-transferable, non-refundable, has no cash surrender value and must be accepted by the Entrant as awarded. This Prize will be mailed by the Contest Sponsor.

The odds of winning is 100%.

- b) One (1) Visa gift card valued at \$50.00 CDN inclusive of all taxes and fees per month during the contest period. Each month during the contest period there will be a draw for this Prize. All entries for a given month shall be those qualifying entries received by a Broker on the first day of the specific month to and including the last day of the specific month. The Prize is non-exchangeable, non-transferable, non-refundable, has no cash surrender value and must be accepted by the Selected Entrant (Winner) as awarded. Arrangements will be made by the Contest Sponsor to deliver or courier the Prize to the Winner, or have the Winner pick up the Prize in person.

The odds of winning depend on the total number of eligible entries received.

##### 4.1 With respect to all of the Prizes listed above:

- a) the Contest Sponsor does not make any express or implied warranty about the Prize, and as such, is not responsible for any dissatisfaction with the Prize, including without limitation, failure to use the Prize before it expires, or for any taxes, and other charges and surcharges that may be applicable;
- b) the Contest Sponsor reserves the right to substitute a prize of equal or greater value in the event that the specified Prize is unavailable due to circumstances beyond the Contest Sponsors' control.

##### 4.2 Example:

- a) If a customer who is an Eligible Person makes five (5) referrals during the Contest Period and the five (5) referrals contact Irwin, Sargent & Lowes Limited for an insurance quote as follows:
  - a. 1 referral in September;
  - b. 2 referrals in November;
  - c. 2 referrals in March.

Then the customer will:

- a. receive 5 Tim Horton's Cards;
- b. have 1 entry in the September monthly draw for the \$50.00 Visa gift card;
- c. have 2 entries in the November monthly draw for the \$50.00 Visa gift card;

- d. have 2 entries in the March monthly draw for the \$50.00 Visa gift card;

## 5. Selection

- a) The monthly draws for the \$50.00 Visa gift card will take place at the Contest Sponsor's office located at 441 Water Street, Peterborough, Ontario, K9J 7H4. They will take place on the first working day of the following month at approximately 9:00 AM Eastern Time. For example, the draw for April 2017 will take place on Monday May 1, 2017 at approximately 9:00 AM Eastern Time.

The Selected Entrant will be notified by telephone, e-mail or in person within two (2) business days of the draw. Business days are Monday to Friday. The Selected Entrant will have fourteen (14) days to respond to the Contest Sponsor and correctly answer a time-limited, mathematical skill-testing question to be declared the "Winner". If the Selected Entrant does not respond in the prescribed time or incorrectly answers the skill-testing question the Prize will be forfeited and a new Selected Entrant will be drawn in the same manner as described above until a Winner is declared for the Prize.

## 6. General Conditions

- a) The Contest Sponsor reserves the right, in its sole discretion to cancel or suspend this Contest should an event beyond its reasonable control corrupt the security or proper administration of the Contest, or for any other reason whatsoever. The Contest Sponsor and its affiliates may, at their sole discretion and without liability, rescind or amend this Contest at any time.
- b) Any person entering this Contest or trying to do so by any means which would be unfair to the other entrants, contrary to the Rules or illegal, including computer hacking, amongst others, will be automatically disqualified and may be subject to prosecution, as the case may be. Decisions by the Contest Sponsor in regard to this paragraph are final and binding.
- c) By entering this Contest, each Selected Entrant (Winner) acknowledges and agrees that the Contest Sponsor: (i) shall have no liability of any kind whatsoever with respect to this Contest and/or the awarding or use of the prize, (ii) make no warranty, guaranty or representation of any kind concerning the prize, (iii) disclaim any implied warranty, and (iv) are not liable for injury, loss or damage of any kind resulting from the entrant's acceptance or use of the prize or otherwise from such entrant's participation in this Contest, and (v) are not liable for any claim arising from the Selected Entrant's use of or dissatisfaction with a prize.

- d) By entering this Contest, all Winners authorize the Contest Sponsor to use as required, their names, photographs, voices or images for advertising purposes without remuneration or compensation of any kind and without prior approval.
- e) The Contest Sponsor is not liable for any faulty computer components, software, or links, the loss or nonexistence of communications capability or faulty, incomplete, incomprehensible or erased telephone, mail, computer or network transmissions that make it difficult or renders any person(s) unable to enter or win the Contest. The Contest Sponsor waives any responsibility for any damages or loss incurred, directly or indirectly, in whole or in part by the downloading of any software or any form and by the transmission of any data relating to participation in the Contest.
- f) The Contest Sponsor is not responsible for website loading, screening or posting errors, software, hardware, mail, telephone, network or server errors and the Contest Sponsor reserves the right to modify, cancel, terminate, or suspend the Contest in whole or in part, at its sole discretion, in the event a virus, computer bug, unauthorized human intervention, or any other occurrence beyond their control corrupts or adversely affects the administration, security, impartiality or normal operation of the Contest.
- g) The Contest Sponsor may, for any reason and at its sole discretion, amend these Rules at any time during the Contest Period.
- h) The Contest is subject to all federal, provincial and municipal laws.
- i) By entering this Contest, you acknowledge having read these Rules and agree to abide by them.
- j) A copy of these Rules is available upon request.