

MORE REWARDS HOME INSURANCE CONTEST RULES

THE MORE REWARDS HOME INSURANCE CONTEST (THE "CONTEST") IS INTENDED TO BE CONDUCTED IN THE PROVINCES OF ALBERTA, BRITISH COLUMBIA, MANITOBA, SASKATCHEWAN AND THE TERRITORY OF THE YUKON, AND SHALL BE CONSTRUED AND EVALUATED ACCORDING TO APPLICABLE CANADIAN LAW. NO PURCHASE IS NECESSARY. PARTICIPANTS MUST BE OF THE AGE OF MAJORITY IN THEIR PROVINCE OR TERRITORY OF RESIDENCE OR OLDER AT THE TIME OF ENTRY. VOID IN WHOLE OR PART WHERE PROHIBITED BY LAW. ENTRY IN THIS CONTEST CONSTITUTES ACCEPTANCE OF THESE CONTEST RULES (THE "CONTEST RULES"). THE CONTEST IS SPONSORED AND ADMINISTERED BY SAVE-ON-FOODS LIMITED PARTNERSHIP ("SAVE-ON-FOODS").

1. ELIGIBILITY

To be eligible for this Contest, entrants must:

- (a) be a natural person who is legally resident in Alberta, British Columbia, Manitoba, Saskatchewan or the Yukon;
- (b) be of the age of majority in his/her province or territory of residence or older at the time of entry; and
- (c) be a More Rewards[®] member. If you are not a More Rewards[®] member you can visit the Customer Service desk at your local Save-On-Foods, PriceSmart Foods or Urban Fare stores (the "Stores") or visit www.morerewards.ca/enroll.

Save-On-Foods as administrator of the Contest shall have the right at any time to require proof of identity and/or eligibility to participate in the Contest. All personal and other information requested by and supplied to Save-On-Foods for the purpose of the Contest must be truthful, complete, accurate and in no way misleading. Save-On-Foods reserves the right, in its sole discretion, to disqualify any selected entrant should such an entrant, at any stage, supply untruthful, incomplete, inaccurate or misleading personal details and/or information or is deemed by Save-On-Foods, in its sole discretion, to be ineligible, disqualified, or in non-compliance for any reason whatsoever. In all such cases, the selected entrant will forfeit his/her right to the prize without compensation and Save-On-Foods may, in its sole discretion, select an alternate prizewinner or withdraw the prize.

2. CONTEST PERIOD

The Contest begins at 12:01 A.M Pacific Daylight Time on **April 1, 2021** and closes at 11:59 p.m. Pacific Daylight Time on **May 31, 2021** (the "Contest Period") after which time the Contest will be closed and no further entries shall be accepted.

3. HOW TO ENTER

- (a) NO PURCHASE NECESSARY. Enter the contest by completing a home insurance quotation online at <https://www.aviva.ca/morerewardshome/> or by calling 1-833-246-9905 to complete a home insurance quotation. Your personal information will be collected and used with your express consent to enter the Contest, to determine the winner and to contact the winner. If you choose not to request a home insurance quotation online, or to speak with a home insurance advisor to obtain a quotation, you can mail a letter stating that you wish to enter the Contest along with your contact information to:

ATTN More Rewards Home Insurance - Contest
 c/o Save-On-Foods
 P.O. Box 7200
 Vancouver, BC,
 V6B 4E4

- (b) Limit of one (1) entry per person will be accepted. In the case of multiple entries, only the first eligible entry received will be considered.
- (c) Entries must be received no later than the end of the Contest Period. Entries will be declared invalid if they are late, incomplete, or mechanically or electronically reproduced. No communication or correspondence will be exchanged with entrants except with entrants selected for a Prize. Save-On-Foods is not responsible for entry forms which are lost, late, misdirected, damaged, incomplete, illegible, have insufficient postage, or are otherwise in any way not entered or eligible for the Contest

4. PRIZE

- (a) One prize (the “Prize”) is available to be won.
- The Prize consists of a — \$5,000 cheque made payable to the winner.

The total value of all Prizes is \$5,000.00

- (b) The Prizes will be valued in Canadian dollars.
- (c) Save-On-Foods and its affiliates, subsidiaries, suppliers or otherwise do not make any warranty, representation or guarantee, express or implied, in relation to a Prize, including without limitation quality, merchantability or fitness for a particular purpose.
- (d) Save-On-Foods and its affiliates, subsidiaries, suppliers do not make any warranty, representation or guarantee, and expressly disclaim any warranty or guarantee on the craftsmanship or quality of the home renovation, materials used, or quality of the labour of any home renovation. You hereby agree to release, discharge and hold harmless Save-On-Foods and its affiliates, subsidiaries, suppliers against any claim you may have regarding the home renovation.
- (e) Save-On-Foods reserves the right to make substitutions for the Prize (or any portion thereof), which in the opinion of Save-On-Foods, is of similar kind or value, without prior notice.
- (f) The winner is not entitled to monetary difference between actual Prize value and stated

approximate Prize value, if any. Any and all expenses, costs and all local, state or federal taxes or sales taxes resulting from winning and accepting the Prize are the responsibility of the winner.

- (g) The Prizes 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.
- (h) The Prizes must be accepted as awarded and cannot be transferred, assigned, substituted or redeemed for cash, except at the sole discretion of Save-On-Foods. Any unused portion of a Prize will be forfeited and have no cash value.
- (i) Save-On-Foods shall not assume any liability for lost, damaged or misdirected Prizes.

5. WINNER SELECTION

One (1) entrant shall be selected to be eligible for the Prize as follows:

- (a) On June 30, 2021 at 9:00 a.m. (Pacific Daylight Time), one (1) entrant will be selected by a random draw from among all eligible entries received during the Contest Period. The first entrant selected shall be eligible to win a Prize. Each 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 Save-On-Foods.
- (b) The entrants whose names are drawn will be contacted by telephone using the telephone number noted on the entry form. Save-On-Foods will only contact selected entrants. Attempts will be made to contact the selected entrants during regular business hours for a period of three (3) days after the date of the prize draw. If a selected entrant cannot be contacted, fails to respond to any telephone messages left by Save-On-Foods within this period, or the Prize is refused, then he/she will forfeit any right to the Prize and Save-On-Foods may, in its sole discretion, select an alternate winner or withdraw the Prize.

It is the entrant's responsibility to keep his/her information current with Save-On-Foods. If you would like to update your contact information, complete a More Rewards® Change of Address form available from a cashier or Customer Service at a Store or at www.morewards.ca/your-account/update.

- (c) If, as a result of an error relating to the entry process, drawing or any other aspect of the Contest, there are more selected entrants than contemplated in these Contest Rules, there will be a random draw amongst all eligible Prize claimants after the Contest's closing date to award the correct number of Prizes.

6. SKILL-TESTING QUESTION

Before being declared a winner, the selected entrant must successfully answer without assistance or mechanical aid, a time-limited mathematical skill-testing question as a condition to receiving a Prize.

7. **RELEASE**

By entering into this Contest, all entrants (including the winners) hereby agree to release, discharge and hold harmless Save-On-Foods and its affiliates, subsidiaries, suppliers and advertising, promotion and service agencies involved in this Contest, including all of their respective directors, officers, employees or agents, from any and all loss, harm, liability, claims, damages, causes of action, costs or expense of any kind whatsoever with respect to or arising out of:

- (a) the entrant's participation in the Contest;
- (b) the entrant's participation in any Contest-related activity;
- (c) the entrant's acceptance, use, misuse or any other matter in relation to the prize;
- (d) the distribution of the prize; or
- (e) the administration of the Contest.

7. **DECLARATION, RELEASE AND WAIVER FORM**

Prior to being awarded the prize, the selected entrant must sign and return a Declaration, Release and Waiver Form in the form required by Save-On-Foods and any other documentation required by Save-On-Foods, which will include without limitation:

- (a) confirmation of eligibility for the Contest;
- (b) confirmation of compliance with the Contest Rules; and
- (c) a release of Save-On-Foods and its affiliates and subsidiaries and all of their respective directors, officers, employees and agents, from any and all liability for any damage or loss related to, resulting or arising from or in connection with the Prize or the Contest.

If Save-On-Foods does not receive the selected entrant's Declaration, Release and Waiver Form prior to or concurrently with the awarding of the prize in accordance with these Contest Rules, then such selected entrant forfeit his/her right to the prize and Save-On-Foods may select an alternate prizewinner or withdraw the prize.

8. **LIMITATION OF LIABILITY**

Save-On-Foods is not responsible for and will assume no liability for:

- (a) entries which are lost, late, delayed, incomplete, postage due, illegible, damaged, destroyed, irregular, mutilated, forged, garbled, incorrectly addressed, misdirected, mechanically reproduced or are otherwise in any way not entered or eligible for the Contest;
- (b) incorrect or inaccurate information in the entries or in relation to the administration of the Contest whether caused by any of the equipment or programming associated with or utilized in the Contest or by any technical or human error which may occur, including without limitation typographical errors;

- (c) telephone, technical, network, online, electronic or computer failures of any kind regardless of the cause in relation to the administration of the Contest;
- (d) the failure of Save-On-Foods to notify any selected entrant that their name has been drawn for any reason whatsoever;
- (e) the failure of Save-On-Foods to receive a selected entrant's response for any reason whatsoever;
- (f) theft or destruction or unauthorized access to, or alteration of, entries;
- (g) any error in compiling entries;
- (h) any error in awarding Prizes;
- (i) any condition caused by events beyond the control of Save-On-Foods which disrupts or interferes with the Contest; or
- (j) any other similar events or circumstances whatsoever.

9. DISQUALIFICATION

Save-On-Foods reserves the right, in its sole discretion, to disqualify any selected entrant who:

- (a) cannot be reached by Save-On-Foods by telephone or has not responded to telephone messages left within three (3) business days of the prize draw;
- (b) is unwilling or unable to comply with the Contest Rules;
- (c) has not correctly answered the skill-testing questions within the allotted time;
- (d) has not claimed the prize as directed by Save-On-Foods within sixty (60) days of the prize draw;
- (e) has tampered or attempted to tamper with the entry process or the operation of the Contest;
- (e) has not signed the Declaration, Release and Waiver Form in the form required by Save-On-Foods within ten (10) business days of the prize draw;
- (f) for any reason whatsoever is unable or does not wish to accept the prize as awarded;
- (g) is not the age of majority in the province in which the Contest is held;
- (i) is not eligible by law; or
- (j) is deemed by Save-On-Foods, in its sole discretion, to be ineligible, disqualified, or in non-compliance for any reason whatsoever.

In all such cases, the selected entrant will forfeit his/her right to the prize without compensation

and Save-On-Foods may, in its sole discretion, select an alternate prizewinner or withdraw the Prize.

Any attempt to deliberately damage the Contest website or any related website of Save-On-Foods may be a violation of the criminal and civil laws. Should such an attempt be made, Save-On-Foods reserves the right to seek remedies and damages to the fullest extent permitted by law, including, but not limited to, criminal prosecution

10. CONTEST RULES & REGULATIONS

By participating in the Contest, the entrants unconditionally agree to be bound by the Contest Rules & Regulations. The entrants further agree to be bound by the decisions of Save-On-Foods regarding the Contest Rules or in any way relating to this Contest, as may be determined by Save-On-Foods in its sole discretion, which will be final and binding in all respects.

11. PRIVACY / USE OF PERSONAL INFORMATION

Save-On-Foods will only use the entrant's personal information which shall include name, telephone number, postal and e-mail address and age ("Personal Information") for the identified purposes, and protect the entrant's Personal Information in a manner that is consistent with Save-On-Foods' privacy policy, which may be accessed at: <https://www.morerewards.ca/privacy>

12. USE OF NAME, IMAGE, ETC.

By acceptance of a prize, winners consent to the use of their name, city and province of residence, biographical information, likeness, videos, photographs, voice, statements or testimonials in any advertising, promotion and for publicity purposes in connection with this Contest, other promotions and for general news and information purposes, without further compensation or notice.

13. INTELLECTUAL PROPERTY

All intellectual property, including but not limited to trade-marks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations are owned by Save-On-Foods and its affiliates. All rights are reserved. Notwithstanding the above, the use of the trade name Aviva and the Aviva logo are trademarks used under license by the licensor.

14. RESERVATION OF RIGHT TO TERMINATE

At any time and without notice, Save-On-Foods may cancel, terminate, modify or suspend this Contest in whole or in part or alter the Contest Rules.

15. LAW

These are the official Contest Rules. The Contest is subject to all applicable federal, provincial and municipal laws and regulations. The Contest Rules are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over Save-On-Foods. All issues and questions concerning the construction, validity, interpretation and enforceability of the Contest Rules or the rights and obligations as between the entrant and Save-On-Foods in connection with the Contest shall be

governed by and construed in accordance with the laws of the province of British Columbia and the federal laws of Canada applicable therein including procedural provisions without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other jurisdiction's laws.

16. LANGUAGE DISCREPANCY

In the event of any discrepancy or inconsistency between the terms and conditions of the Contest Rules and disclosures or other statements contained in any Contest-related materials, including but not limited to the Contest entry form, or print or online advertising, the terms and conditions of the Contest Rules shall prevail, govern and control.

17. LIST OF WINNER(S)

For a list of winners with prize values over one hundred dollars (\$100), entrants may send a self-addressed stamped envelope within fourteen (14) days of the draw date of the Contest to:

Save-On-Foods
P.O. Box 7200
Vancouver, BC V6B 4E4

Attention: More Rewards Home Insurance Contest