

MORE REWARDS HOME INSURANCE 200K POINTS CONTEST

RULES & REGULATIONS

The MORE REWARDS HOME INSURANCE 200K contest (the **Contest**) is administered by Save-On-Foods Limited Partnership ("**Save-On-Foods**"). The More Rewards loyalty program is a prize sponsor only. Together, Save-On-Foods and More Rewards are the "**Contest Parties**".

1. **How to Enter**

Purchase a More Rewards home insurance policy between October 27, 2020 to December 31, 2020. Entrants must provide their More Rewards card number before the contest close date.

If you do not yet have a More Rewards Card, visit www.morerewards.ca/enroll to obtain your free More Rewards Card.

2. **No Purchase Necessary**

No purchase is necessary to enter the Contest. To enter without a purchase, fill in a manual entry form available at our Customer Service and mail it along with an original essay of at least 1000 words on the subject "What I Would Do With 200,000 More Rewards Points" to:

Save-On-Foods
Box 7200,
Vancouver, British Columbia, V6B 4E4
Attention: "**More Rewards Home Insurance Contest**"

All manual entry forms must be received at the above address by 11:59 p.m. (Pacific Time), on **December 31, 2020**. Only one (1) manual entry form per envelope, per person per day will be accepted. Mechanically reproduced entries will not be accepted. Manual entry forms will be subject to verification and will be declared null and void by Save-On-Foods if the manual entry form is found to have been obtained outside legitimate channels of distribution as may be determined by Save-On-Foods in its sole discretion.

Save-On-Foods is not responsible for manual entry forms or automatic electronic entries which are lost, late, misdirected, damaged, incomplete, illegible, have insufficient postage, or are otherwise in any way not entered or eligible for the contest.

3. **Contest Period**

The Contest begins at 12:01 a.m. (Pacific Time) on **October 27, 2020** and closes at 11:59 pm (Pacific Time) on **December 31, 2020** (the "**Contest Period**"). All qualifying purchases must be completed no later than the close of the Contest Period. Any purchases completed after the Contest Period will not be eligible for the Prize draw.

4. **Prize Drawing**

On or about **January 7th, 2021**, random draws from all entries received within the Contest Period will be conducted at Save-On-Foods head office in Langley, British Columbia. Save-On-Foods computer system will be used to make the random draws. The odds of winning a Prize in this Contest are dependent upon the total number of entries received.

5. Prize

Each entry is eligible to win one of five (3) prizes, each consisting of Two Hundred Thousand (200,000) More Rewards points (each a “**Prize**”).

The approximate value of More Rewards points is dependent upon the redemption method chosen by the winner, and the offers available from More Rewards at the time of redemption. If redeemed through More Rewards Travel the average retail value of each Prize would be \$858 CAD.

6. Prize Not Transferable and No Substitutions

Prizes must be accepted as awarded. No cash equivalent or exchange of Prize is permitted. All aspects of the Prize are non-transferable. Save-On-Foods reserves the right to make substitution for the Prize, which in the opinion of Save-On-Foods, is of similar kind or value, without prior notice. Any and all expenses, costs and all local, provincial or federal taxes or sales taxes resulting from winning and accepting the Prize are the responsibility of the winner.

7. Notification

The entrants whose names are drawn will be contacted by telephone using the telephone number noted on the manual entry form or on the current More Rewards records held by Save-On-Foods. Save-On-Foods will only contact selected entrants. Attempts will be made to contact the selected entrant during regular business hours for a period of three (3) business 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 mailing address and phone number current with Save-On-Foods. If you would like to update your mailing address or phone number, complete a More Rewards Change of Address form available from a cashier or at our Customer Service.

8. Distribution of Prize

Selected entrant must claim their Prize as directed by Save-On-Foods by no later than ten (10) business days after the date of the Prize draw. If the selected entrant has not claimed the Prize within this period, 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. Once validated, the prize winner will have their Prize deposited into the More Rewards account used for their entry.

9. Eligibility

The contest is only open to individuals who meet all of the following criteria:

- a) are a resident of Canada, excluding Quebec;
- b) are the age of majority in the province in which they are resident at the time of entry;
- c) are a More Rewards cardholder at the time of entry; and

10. Entry Forms Property of Save-On-Foods

All entry forms are the property of Save-On-Foods and will not be returned for any reason whatsoever.

11. 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 & Regulations 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.

12. Privacy / Use of Personal Information

All personal information of the entrants collected through the Contest ("**Personal Information**"), such as their name, address, telephone number, e-mail address and age is collected for the purposes of administering and promoting this Contest and Save-On-Foods. Each entrant by entering the Contest consents to and grants Save-On-Foods the right to collect, use and disclose their Personal Information for the purpose of administering and promoting the Contest and Save-On-Foods.

13. Skill-Testing Question

Before being declared a Prize 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.

14. 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 five (5) business days of the Prize draw;
- (b) is unwilling or unable to comply with the Contest Rules & Regulations;
- (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 ten (10) business days of the Prize draw;
- (e) has tampered or attempted to tamper with the entry process or the operation of the Contest;

- (f) 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;
- (g) for any reason whatsoever is unable or does not wish to accept the Prize as awarded;
- (h) is not eligible by law; or
- (i) 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 Prize winner or withdraw the Prize.

15. No Warranty

Neither Save-On-Foods nor its affiliates, subsidiaries, sponsors, suppliers or otherwise 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.

16. Release

By entering into this Contest, all entrants (including the Prize winners) hereby agree to release, discharge and hold harmless the Contest Parties, their respective affiliates, subsidiaries, sponsors, 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.

17. Limitations of Liability

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

- (a) entry forms 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 entry forms 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, entry forms;
- (g) any error in compiling entry forms;
- (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.

18. 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 & Regulations; 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 & Regulations, then such selected entrant forfeit his/her right to the Prize and Save-On-Foods may select an alternate Prize winner or withdraw the Prize.

Guest(s) of the Prize winner (or their parent/legal guardian for traveling companions who are under the age of majority) will also be required to sign a document: (a) releasing Save-On-Foods and its affiliates and subsidiaries, including all of their respective employees, directors, officers and agents from all liability for any damage or loss resulting from the Contest or use of the Prize; and (b) consenting to the use of their name, city and province of residence, biographical information, likeness, video, photograph, 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 any compensation or notice, in the form acceptable to Save-On-Foods.

19. Use of Name, Image, etc.

By acceptance of a Prize, 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.

20. Costs and Expenses and Taxes

Prize winners will be responsible for any and all costs and expenses in connection with the Prize, including without limitation any licensing, insurance, transportation, taxes or other charges.

21. Compliance with Laws

This Contest is subject to all federal, provincial and municipal laws and regulations. These Contest Rules & Regulations are subject to change without notice in order to comply with any applicable federal, provincial or municipal laws.

22. 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 & Regulations.

23. List of Winners

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 200K Contest