



Electronic Application Contest

Contest Rules

1. Contest Organizer

This contest is organized by Québec Blue Cross®, located at 1981 McGill College Avenue, Montréal, Quebec H3A 0H6, hereafter called “the organizer.”

2. Eligibility

The contest is open to all Quebec financial security advisors who have reached the age of majority. The financial security advisors must hold a valid licence and be authorized to sell individual health insurance products of the organizer. They must also have a valid Québec Blue Cross® financial security advisor code and their account must be in good standing with the organizer. The following individuals are excluded from entering the contest: employees of the organizer and all its affiliates and, where applicable, their advertising agencies, contest judges, suppliers of prizes, materials or services associated with this contest, as well as any immediate family members of, or people who live with, said employees.

At all times, the financial security advisor must ensure that the insurance product sold meets their clients' needs. The contest must not encourage the financial security advisor to sell an insurance product that does not meet their clients' needs.

3. Contest duration

The contest begins on Monday, November 16, 2020, and will end on Monday, February 15, 2021, at 11:59 p.m. (EDT), hereafter called “contest duration.”

4. How to enter

To enter the contest during the contest duration you must submit an application using the electronic application portal provided by the organizer. Electronic applications submitted must be duly completed and signed. When an electronic application is submitted during the contest duration, the entrant will automatically receive one (1) entry into the draw, regardless of the number of electronic applications submitted. This contest is only accessible electronically. Paper applications submitted by mail, email or fax are not eligible.

5. Description of prizes

A total of two (2) prizes are available, each comprising one (1) Visa gift card valued at CAN\$500. The organizer cannot be obliged to award additional prizes or to award prizes in a manner other than as prescribed in the contest rules.

6. Prize conditions

6.1 The Visa gift cards must be presented to complete the transaction.

6.2 They cannot be combined with another offer or promotion unless specifically authorized by the prize supplier.

6.3 They cannot be replaced or reimbursed in case of loss, theft, damage or unauthorized use.

6.4 They may be subject to other restrictions and applicable conditions that appear on them or that may be issued subsequently by the issuer or an agency designated by the organizer.

6.5 Prizes are to be accepted as set out by the contest rules and cannot in any circumstance be transferred in whole or in part to another person, be substituted for another prize or exchanged for cash payment, unless otherwise permitted by the contest rules.

6.6 In the event that it becomes impossible, difficult and/or prohibitive for the organizer to award the prize (or a part thereof) as set out by the contest rules, the organizer reserves the right to award a prize (or part thereof) of a similar nature and equivalent value or, entirely at the organizer's discretion, the equivalent monetary value of the prize (or part thereof) as set out by the contest rules.

7. Limits

Contest entrants must adhere to the following limits or face disqualification:

7.1 One (1) entry per person. If the application was sold jointly by two (2) financial security advisors, the Visa gift card will be awarded to the advisor who submitted the electronic application.

7.2 One (1) entry per person, in the event that the financial security advisor has more than one advisor code with the organizer.

8. Draw

On Tuesday, February 23, 2021, at 2 p.m. (EDT), a representative of the organizer whose offices are located at 1981 McGill College Avenue, Montréal, Quebec H3A 0H6, will proceed to draw two (2) entries at random from all eligible financial security advisors who submitted electronic applications during the contest duration.

The chance of an entry being selected for a prize will depend on the total number of financial security advisors who submitted an eligible electronic application during the contest duration.

9. Awarding of prizes

To be declared a prize winner, the selected individual must meet all the contest eligibility criteria.

The organizer will endeavour to contact a selected eligible entrant only once by telephone or email. Should a selected entrant miss the telephone call from the organizer and not have voicemail, the organizer may, at their discretion, attempt to contact the selected entrant a second time by phone or email. Should an entrant fail to communicate with the organizer, by phone or email, within five (5) days of the organizer initially having phoned or emailed them, the entrant shall be disqualified. The organizer will then proceed to another random draw among the eligible electronic applications in the same manner as the initial draw.

Before being declared a winner, a selected eligible entrant must correctly answer a mathematical skill-testing question without help and within a set time limit. The question will be given to the entrant at a mutually agreed time.

To be declared a winner, a selected eligible entrant must sign a waiver and return it by email or by mail within ten (10) working days of it having been received. By signing this form, the entrant:

- Releases the contest organizer and the supplier of the prize of all responsibility for damages of any sort that might arise – directly or indirectly – from their having taken part in the contest and having accepted and used the prize and, further, renounces any claim, demand or legal proceeding in this regard.
- Authorizes the organizer and their representatives to use the entrant's name, address, photo, image, voice, and any statement made about the contest, for the purposes of advertising/promotion in the media including, but not limited to, the organizer's website, social media platforms, print and television broadcast publications, and this without any remuneration or compensation.

Should a selected eligible entrant fail to answer the skill-testing mathematical question, refuse to sign the waiver or fail to return it within the prescribed deadline, such entrant will be disqualified and will not be awarded a prize. Should this arise, the organizer may, at their discretion, select another entrant in the manner set out by the contest rules.

The organizer will contact prize winners within two (2) weeks of having received the duly signed waiver to make arrangements for delivery of the prize.

10. General conditions

By entering the contest, entrants accept to follow and abide by the contest rules and decisions of the organizer, such rules and decisions being final and without appeal, unless otherwise stated by the Régie des alcools, des courses et des jeux du Québec (RACJ) in areas under its jurisdiction.

For the purposes of the contest rules, the entrant is the financial security advisor who submitted the electronic application and it is that person who shall receive the prize should they be chosen and declared a winner.

The organizer reserves the right to disqualify any person who does not meet the eligibility criteria and the contest rules at the time of the draw or who has participated in a manner that contravenes the contest rules by any means whatsoever. Any decision of the organizer in this regard is final and without appeal.

The organizer and its advertising agencies, employees, consultants, subcontractors and their respective agents and representatives are absolved from any responsibility having to do with the following:

- Incorrect or erroneous information on the website relative to the contest as supplied by the organizer's representatives.
- Improper or poor functioning of any digital component, software or communication line; failure or absence of network communication; any faulty, incomplete, incomprehensible transmission or any computer or network erasure that might limit someone's ability to take part in the contest or impede them entirely from doing so; any damage or loss that might arise, directly or indirectly, from downloading a webpage or any software and by the transmission of any data about participation in the contest.

All personal information about entrants collected during this contest will only be used for the administration of the contest unless an entrant has expressly consented otherwise.

11. Cancellation or changes

The organizer reserves the right, entirely at its discretion, to cancel, change or suspend, in whole or in part, this contest, or to end it if an event or human action arises that might alter or affect the administration, security, fairness or operation of the contest as set out by the contest rules, and this pending approval of the Régie des alcools, des courses et des jeux du Québec if required.

12. Dispute

Any dispute related to the organization and operation of the contest may be sent to the Régie des alcools, des courses et des jeux du Québec for resolution. A dispute regarding the award of a prize may be sent to the Régie des alcools, des courses et des jeux du Québec only in an effort to resolve it.

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Note: The plural has been used as the gender-neutral form in nouns and pronouns for the sake of simplifying the text.