



2025 MMI Referral Contest

RULES AND REGULATIONS:

1. The MMI Referral Contest (the “Contest” is sponsored by Mennonite Mutual Insurance Co. Inc. (MMI) (the “Draw Sponsor”).
2. **DRAW PERIOD:** The Contest begins on May 1, 2025 12:01 AM MDT and closes on December 31, 2025 11:59 PM MST (the “Contest Period”)

3. HOW TO PARTICIPATE:

- No purchase required.
- Customers will be entered into the Draw if during a new quote a prospect mentions that they were referred by a friend or family member. The friend or family member must be insured with MMI Insurance at the time of the quote to be eligible. (collectively the “Participants” or individually a “Participant”).
- There is a limit of one entrant per friend or family member per quote.
- All entries will be entered for quotes obtained prior to December 31st, 2025 at 11:59 PM MST. In the event of a dispute regarding the identity of an entrant, the person that obtained the quote will be contacted to verify identity of the person who they referred.
- There is a limit of one entrant per friend or family member per quote.
- All entries will be entered for quotes obtained prior to December 31st, 2025 at 11:59 PM Mountain Standard Time. In the event of a dispute regarding the identity of an entrant, the person that obtained the quote will be contacted to verify identification of the person who they referred.

4. PRIZES:

- Two Grand Prizes – Safety Kit comprised of:
 - Fire Extinguisher
 - Fire Blanket
 - Fire Escape Ladder
 - Survival Backpack
 - 2 Pack combination Smoke & Carbon Monoxide Detectors
- Approximate retail value: \$500.00. (hereinafter collectively or individually the “Prize(s)”)
- Prize must be accepted as awarded, cannot be substituted, transferred, exchanged or surrendered for cash, except at the sole and absolute discretion of the Draw Sponsor, which reserves the right, at its sole and absolute discretion and for any reason, to award a substitute

prize of equal or greater value, including without limitation a cash award. Winners are solely responsible for all taxes and compliance with applicable laws.

5. DRAW:

- A random draw by a representative of the Draw Sponsor from all entries received will be made on January 30th, 2026 at MMI Insurance office at #300, 2946 – 32 Street NE, Calgary, AB. The odds of winning depend on the total number of eligible entries received at the end of the Draw Period.
- In order to be declared a winner (as defined hereinafter), the selected participant must meet all of the criteria described under “ELIGIBILITY” and “CLAIMING A PRIZE” and their entry must be verified by the Draw Sponsor.

6. HOW TO WIN AND CLAIM A PRIZE:

- The potential winners will be notified by phone, email or mail.
- To be declared a winner, the potential winner drawn must:
 - Correctly answered the mathematical skill-testing question to be administered upon contact by a representative of the Draw Sponsor
 - Sign a form of Declaration, Release and Waiver, and otherwise comply with the official Draw rules and return with ten (10) business days of the date on which the selected Participant received the Declaration and Release Form for signing.
- Each potential winner may be required to furnish proof of identification that may include a driver’s license or other form of picture identification as part of the verification process.
- If a potential winner cannot be located or does not respond within seven (7) days of notification, the potential winner may be disqualified and forfeit the prize and the Draw Sponsor may, at its sole and absolute discretion, select by random draw another eligible entrant whom the Draw Sponsor or its representatives will attempt to contact, and who will be subject to disqualification, in the same manner. The Draw Sponsor will not be responsible for failed attempts to notify any potential winner.
- Awarding the prize is subject to verification and compliance with the official Draw rules. Allow six (6) to eight (8) weeks for verification and prize fulfillment. No responsibility is assumed by the Draw Sponsor for any postal mail or overnight delivery returned as undeliverable without a forwarding address. No responsibility is assumed by Draw Sponsor for prizes after they have been shipped. Draw Sponsor makes no representations or warranties of any kind concerning the appearance, safety or performance of any prize. The Winner bears all risk of loss or damages to prizes after delivery. Unclaimed prizes will not be awarded.

7. ADDITIONAL CONDITIONS OF PARTICIPATION:

- The Draw Sponsor is not responsible for any associated costs incurred by the Winner with claiming the Prize(s). The Winner is solely responsible for the reporting and payment of any and all taxes, if any, that may result in claiming a Prize(s) in this Contest. Any claim to a Prize(s) will be subject to verification by the Draw Sponsor, whose decision in this regard and on all matters

of fact, interpretation, eligibility, procedure and fulfillment in respect to this Contest will be final and binding.

- Entries submitted by third parties and any entries that are in any way tampered with, forged, mutilated, incomplete, illegible, photocopied or mechanically reproduced, or submitted by or through fraudulent means, may be disqualified, in the sole discretion of the Draw Sponsor. This includes any entry that does not comply with these Official Contest Rules and Regulations in any respect.
- By participating in this Contest, each Participant agrees to release and hold harmless the Draw Sponsor, its subsidiaries, affiliated companies, parent companies, officers, directors and partners, including its advertising and/or promotional agencies, as well as their employees, brokers, agents and representatives and any third party websites or platforms including those owned by Meta Platforms, Inc. and LinkedIn Corporation on which the Contest is advertised, of all liability direct or indirect, physical or material arising out of accepting or using a Prize(s), and each Participant releases the Draw Sponsor, its sales promotion agency and all others involved from any recourse, claims or charges that could arise against them or one of them, now or in the future, by the Participant, his/her heirs, executors or estate administrators relating to the Contest or Prize(s).
- The Winner agrees and consents that his/her name, age, photograph, location, voice, testimony and/or statements be used in whole or in part by the Draw Sponsor, its advertising agencies and any other parties involved in the development, production and distribution of materials relating to the Contest, for any purpose, through any media present or future, including social media, in any jurisdiction and in any manner without compensation and without any additional approval from the Winner. No correspondence will be entered into with any person other than the Winner.
- Any personally identifiable information collected during a Participant's participation in the Contest will be collected and used in accordance with the Draw Sponsor's Privacy Policy available at <https://mmiab.ca/privacy-policy/>
- The Draw Sponsor, its Agents, and legal advisors are not responsible for and shall not be liable for: (1) any condition caused by events beyond the control of the Draw Sponsor that may cause this Contest to be disrupted or corrupted; (2) any injuries, losses or damages of any kind arising in connection with or as a result of the Prize(s), or acceptance, possession, or use of the Prize(s), or from participation in this Contest; or (3) any printing or typographical errors in any materials associated with this Contest.
- Should the Draw Sponsor be unable to award the Prize(s) as described in these Official Contest Rules and Regulations, it reserves the right, at its sole discretion, to replace the Prize(s) with a prize(s) of a similar nature and equivalent value of the value of the Prize(s) as stated in these Official Contest Rules and Regulations in cash. The Draw Sponsor disclaims any warranty, representation or guarantee, express or implied by fact or in law relative to the prize, including but not limited to its quality and condition.
- A Winner's express or implied refusal to accept a prize(s) releases the Draw Sponsor from any prize-related liability toward that person. Following the express or implied refusal of a prize by the Winner, the Organizer may proceed, at its discretion, to the cancellation of this prize or to a new draw.
- The Draw Sponsor reserves the right at any time to withdraw this Contest or to modify, amend, change, or supplement these Official Contest Rules and Regulations, in its sole discretion, subject to applicable law. The Draw Sponsor also reserves the right, at its entire discretion, to cancel, terminate or suspend this Contest should any event or cause beyond their control arise,

which may corrupt or affect the administration, security, impartiality or progress of the Contest, as stipulated in these Official Contest Rules and Regulations.

- The Contest is governed by all applicable federal, provincial and municipal laws and regulations.
- If applicable, all Participants agree that: (1) any and all disputes, claims or causes of action arising out of or connected with the Contest or any prize(s) awarded shall be resolved individually, without resort to any form of class action, and exclusively by arbitration or alternate dispute resolution, as selected by the Draw Sponsor, to take place in Calgary, Alberta; (2) any and all claims, judgments and awards shall be limited to actual out of pocket costs incurred in the participation of the Contest but in no event legal fees and expenses; and (3) under no circumstances will a Participant be entitled to obtain awards for and hereby waives all rights to claim punitive, incidental, indirect and consequential damages and any other damages (other than for direct damages limited to actual out-of-pocket reasonable costs), and any and all rights to have damages multiplied or otherwise increased.
- Except where prohibited, all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Contest Rules and Regulations and the decisions of the Draw Sponsor in connection with the Contest, shall be governed by and construed in accordance with the laws of the province in which the Participant resides, without regard for conflict of laws doctrine.
- For the identification of the Winner or for a copy of these Official Contest Rules and Regulations, send a self-addressed stamped envelope to: #300, 2946 – 32 Street NE, Calgary, AB, T1Y 6J7 Attention: Marketing and Communications Team within one (1) year of the end of the Contest Period.

9. Entrants and/or winners assume liability for injuries caused, or claimed to be caused, by participating in the Draw, by the acceptance, possession, or use of any prize awarded, including but not limited to claims/damages for personal injury, or property damage.

10. Any attempt by an entrant or other individual, to deliberately damage any website or undermine the legitimate operation of this promotion, including but not limited to any fraudulent claims, is a violation of criminal and civil laws. Should such an attempt be made, the Draw Sponsor reserves the right to seek remedies and damages from any such individual, to the fullest extent permitted by law, including criminal prosecution. Participant engaging in any of the foregoing activities may be disqualified and will forfeit any prizes won.

12. **ELIGIBILITY:** Draw is open to residents of Alberta who have reached the age of majority in their Province or Territory of residence, except employees, representatives and agents of the Draw Sponsor or its affiliates and if applicable, their respective advertising or promotion agencies, Draw judges, Draw prize suppliers, any other companies engaged in the development, production, or distribution of materials for this Draw, and members of the immediate families of, or persons domiciled with, any of the above.

13. **LIMITATION OF LIABILITY:** By entering this Draw, each entrant acknowledges and agrees that the Draw Group,

- i) shall have no liability of any kind whatsoever with respect to this Draw and/or the awarding or use of the prize,
- (ii) make no warranty, guarantee or representation of any kind concerning the prize,
- (iii) disclaim any implied warranty, and

(iv) are not liable for any claims, demands, damages, actions or causes of action whatsoever including but not limited to injury or loss or damage of any kind resulting from the entrant's acceptance or use of the prize or otherwise from such an entrant's participation in this Draw.

14. The Draw Sponsor and its affiliates may, at their sole discretion and without liability, modify, suspend or terminate the Draw in whole or in part, without notice for any reason at any time including, without limitation, if fraud, technical failures including any network server or hardware failure, viruses, bugs, errors in programming, or communications or any other errors or other causes beyond the control of the Draw Sponsor corrupt the administration, integrity or security of the Draw or if any other factor interferes with the conduct of this Draw as contemplated by these official Draw rules. In the event of early termination of the Draw, a notice will be posted online and a random drawing to award the prize(s) will be conducted from among all eligible entries received prior to the time of termination. In no event will the number of prizes awarded exceed the available number of prizes as specified in these official Draw rules.

15. The Draw Sponsor is not responsible for typographical or other errors in the offer or administration of this Draw, including but not limited to, errors in advertising, the official rules, the announcement of winners, distribution of the prizes or technical malfunctions of telephone network lines, computer online systems, servers or providers, computer equipment or software, viruses, bugs, failure of personal computers and/or software and hardware configurations, or failure of any email to be received by the Draw Sponsor or a participant for any reason including but not limited to traffic congestion on the Internet or at any website or combination thereof. The Draw Sponsor is not responsible for damage to a user's system caused by participation in this Draw or downloading any information necessary to participate in this Draw.

16. The winner accepts the prize as described and acknowledges that its receipt by it shall fully discharge and release, the Draw Group from any and all claims, demands, damages, actions or causes of action whatsoever including but not limited to any claims arising from the nature of the prize, acts of God or unforeseen circumstances which the winner, its heirs, successors, executors, administrators or next of kin may now or hereafter have against them in respect of or relating to this Draw or to the winner's acceptance or use of this prize.

17. The Draw Sponsor does not guarantee that access to or use of the Draw will be uninterrupted or error-free.

18. Under no circumstances, including negligence, shall the Draw Sponsor, its shareholders and their respective officers, directors and employees, be liable for any direct, indirect, incidental, special or consequential damage that result from the use of or inability to use the service, or out of any breach of any warranty. This exclusion or limitation of liability will not apply to the extent that any applicable statute prohibits such exclusion or limitation of liability.

19. This Draw is subject to all applicable federal, provincial and municipal laws.

20. All issues and questions concerning the construction, validity, interpretation and enforceability of these official Draw rules, or the rights and obligations of entrant and the Draw Sponsor in connection with the Draw, shall be governed by, and construed in accordance with, the substantive laws of the



Province of Alberta without regard to Alberta conflicts of law principles. All entrants consent to the jurisdiction and venue of the Province of Alberta.

21. **PERSONAL INFORMATION:** Unless entrants otherwise indicate, the personal information gathered about entrants in the course of this Draw will be used solely by the Draw Sponsor for the administration of the Draw and in connection with any publicity relating to the Draw.