**FULL CONTEST RULES TEMPLATE**

# Welcome

The NFP Aviva Gift Card Giveaway (“**Contest**”) is sponsored and administrated by NFP CANADA CORP. 1100 Walkers Line, Suite 600, Burlington, ON, L7N 2G3 (the “**Sponsor**”).

# Entry Period

# The Contest begins April 1, 2021 at 12:00AM] (EST) and ends on September 30, 2021 at 11:59PM (EDT) (the “Contest Period”).

Entries will be accepted until **September 30, 2021** at **11:59**PM (EST) (“**Entry Period**”).

# Eligibility

To enter the Contest and be eligible to win, an individual (an “**Entrant**” or “**Entrants**”) must: (i) be legal residents of Canada (excluding residents of Quebec), (ii) have reached the age of majority in their province or territory of residence at the time of entry.

Specifically excluded from entering the Contest are: (a) employees, officers, directors, agents, representatives, and advertising and promotional agencies of the Sponsor, and its respective subsidiaries and affiliates, as applicable; and (b) any immediate family members (regardless of where they live) of a person excluded under (a) or persons with whom a person excluded under (a) is domiciled (whether related to that person or not). In these Official Rules, “immediate family” includes mother, father, brothers, sisters, sons, daughters, partners or spouse.

# How to Enter

NO PURCHASE NECESSARY TO ENTER OR WIN.

To enter, an Entrant must: (i) *Visit Contest URL and submit ballot.* (“**Entry**” or “**Entries**”). No other method of entry is accepted.

# Entry Limits

Limit of one (1) Entry per individual.

# Winner Selection / Prize Awarded

On October 5, 12:00 PM [5] Entrants will be selected by Sponsor from a random drawing from all eligible Entries received during the Contest Period (“**Selected Entrants**”). Sponsor will contact the Selected Entrants by the email provided in their Entry by October 5. Selected Entrants will have seven (7) days to: (i) correctly answer a mathematical skill-testing question and (ii) sign and return to Sponsor a Declaration and Release that includes, but is not limited to (a) acceptance of prize (b) release Sponsor of liability and (c) acknowledge compliance with the Contest Rules.

# Prizes

There are *Five (5) prizes of a $100.00 Visa gift card. ARV of prizes is $100.* (the “**Grand** **Prize**”)..

# Prize substitution and conditions

# Prize must be accepted as awarded without substitution and is non-transferable. The Prize has no cash-surrender value. The Sponsor reserves the right, in its sole discretion, in the event that the Prize or any component of any Prize cannot be awarded as described for any reason, to substitute and/or modify the Prize or component of Prize with (a) prize(s) of equal or greater value, without liability.

# Odds of winning

The odds of winning depend on the number of eligible Entries received during the Contest Period.

# Entry Verification

All Entries are subject to verification. Proof of submission does not constitute proof of receipt. All Entries that are incomplete, illegible, damaged, irregular, have been submitted through illicit means, or do not conform to or satisfy any condition of the Official Rules may be disqualified by the Sponsor. Sponsor takes no responsibility for lost, stolen, delayed, damaged, misdirected, late or destroyed Entries, typographical or other production errors, or any errors or omissions in printing or advertising related to this Contest.

If the identity of an Entrant is disputed, the authorized account holder associated with the e-mail address submitted with form at the time of Entry will be deemed to be the Entrant. An Entrant may be required to provide proof that he/she is the authorized account holder associated with the Entry.

Any attempt by any Entrant, to obtain more than the stated maximum number of Entries by using multiple/different names, email addresses, accounts, identities, registrations and logins, or any other methods, or has entered or participated in any fashion not sanctioned by these Contest Rules will void that individual’s Entry and eligibility to win the Prize and that individual will be disqualified from the Contest and, at the sole discretion of the Sponsor, any of the Sponsor’s other promotions.

# Contest Release

By entering the Contest, Entrants agree to forever release, discharge and hold harmless NFP CANADA CORP., and its parent, related or affiliated companies, affiliates, subsidiaries, their advertising and promotional agencies and their respective officers, directors, employees, partners, representatives, successors, assigns and agents (the “**Releasees**”), from any and all damages, injuries, death, loss, or liability to person or property, due in whole or in part, whether directly or indirectly, by (a) entering and participating in the Contest, including any part related to the Contest, (b) the acceptance, possession, participation, use or misuse of the Prize, including travel to and from any Contest-related event, and (c) any claims based on personality, privacy rights or defamation. By participating, Entrants agree to be bound by these Rules, including all eligibility requirements, and to the decisions of Sponsor, whose decisions are final and binding in all respects. Failure to comply with these Rules may result in disqualification from the Contest.

No responsibility or liability is assumed for any computer, telephone, cable, network, satellite, electronic or hardware or software malfunctions, failures, connections, traffic congestion, labour unrest, or unauthorized human intervention, or the incorrect or inaccurate capture of entry or other information, or the failure to capture any such information.

# Prize Release

If an Entrant wins a Prize and accepts the Prize, such acceptance shall mean full satisfaction of the entitlement as an Entrant and winner in the Contest and the Entrant fully discharges and forever releases the Releasees, of and from any and all claims, demands, losses, damages, actions or causes of action whatsoever, whether known or unknown, whether at law or in equity which they or their heirs, executors, administrators, successors or assigns may now or hereafter have against any of the Releasees in connection with the Prizes.

The Entrant also acknowledges, without limiting the generality of the foregoing, that the Releasees will not be responsible for any injury, accident, death or dismemberment, or any other loss, damage or expense in connection with the participation in the Prizes including, without limitation, in respect of any medical care or treatment that the Releasees, or any person authorized by any of them, may administer to the Entrant in the event of injury or illness during the Entrant’s participation in the Prizes. The Entrant also acknowledges that none of the Releasees has offered any warranty or guarantee respecting the Prizes. Further, the Entrant assumes all responsibility and liability for any loss, injury or damage to any persons or property, which results from the Entrants actions or omissions, whether negligent or otherwise, in connection with the Prizes.

# Limitation of Liability

By entering this Contest, each Entrant accepts and agrees to these Official Rules and the decisions of the Sponsor, which shall be final.

The Sponsor accepts no responsibility for loss, damage or claims caused by or resulting from the Contest or acceptance of the Prize. The Sponsor will not be responsible for late, lost, illegible, incomplete, falsified or destroyed Entries and all such Entries are void. Entries that have been falsified, tampered with or altered are void. The Sponsor does not assume any responsibility for incorrect or inaccurate capture of entry information, technical malfunctions, human or technical error, printing errors, lost, delayed or garbled data or transmissions, omission, interruption, deletion, defect or failures of any telephone or computer lines or networks, computer equipment, software or any combination thereof.

The Sponsor will not be responsible for mail, telephone, technical, network, online, electronic, computer hardware or software interruptions or failures of any kind, misdirected, stolen, incomplete, incomprehensible or delayed Internet/e-mail computer transmissions on account of technical problems or traffic congestion on the Internet or at any website, or any combination thereof, including any injury or damage to a participant's or any other person's computer relating to or resulting from participation or downloading any materials in this Contest.

The Sponsor extends absolutely no representations or warranties in respect of any Prizes and accepts no liability arising in respect of such Prizes or in the use thereof.

# Sponsor’s Rights and Law

The Sponsor reserves the right, with the consent of the Régie des alcools, des courses et des jeux (the “**Régie**”), to terminate or suspend this Contest or to amend the Rules at any time and in any way, without prior notice. Without limiting the foregoing, if, for any reason, the Contest is not capable of running as planned or if the administration, security, fairness, integrity, or proper conduct of the Contest is corrupted or adversely affected, including without limitation by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes, the Sponsor reserves the right, with the consent of the Régie, to cancel, terminate, modify or suspend the Contest, including without limitation the cancellation of any method of entry or the extension or modification of the Contest start and end dates. In such circumstances, the Sponsor reserves the right to randomly select a winner from previously received eligible Entries by the end of the Contest Period. The Sponsor shall not be held responsible for any problems, errors or negligence that may arise or occur in connection with the Contest.

Any attempt by any individual, whether or not an Entrant, to damage, destroy, tamper or vandalize the website or otherwise interfere with the operation of this Contest, is a violation of criminal and civil law and the Sponsor reserves the right to seek damages and diligently pursue all remedies in this regard against any offending individual or entity to the fullest extent permissible by law.

These are the official Rules. This Contest is subject to federal, provincial/territorial and municipal laws and regulations. All issues and questions concerning the construction, validity, interpretation and enforceability of these Rules, or the rights and obligations of Entrants and the Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the Province of Ontario, as applicable, without giving effect to its conflict of law rules and provisions. These Rules are subject to change without notice in order to comply with any applicable federal, provincial/territorial and municipal laws or the policy of any other entity having jurisdiction over the Sponsor.

# For Quebec Residents Only

Any litigation respecting the conduct or organization of the Contest in Québec may be submitted to the Régie for a ruling. Any litigation respecting the awarding of the Prizes may be submitted to the Régie only for the purpose of helping the parties reach a settlement. In the event of any discrepancy or inconsistency between the English language version and the French language version of these Official Rules or any contest materials, the English version shall prevail and govern.

# Privacy

By accepting entering this Contest, you impliedly consent to receive electronic messages from NFP Canada CORP., including updates, newsletters, promotional items, publications and invitations to programs and events. You may withdraw your consent and unsubscribe at any time by clicking ‘unsubscribe’ in any email we send or at the following contact information: NFP, 1100 Walkers Line, Suite 600, Burlington, ON, L7N 2G3, privacymatters@nfp.com

# Publicity

By participating in this Contest, each Entrant consents to the use of his/her name, address (city and province/state), likeness, biographical information, photograph, video recording, voice, statements and Entry information, without further remuneration, in connection with any publicity carried out by or on behalf of the Sponsor, for advertising and/or publicity purposes in any and all media (now or hereafter known) throughout the world, in perpetuity without compensation, notification, or permission, unless otherwise prohibited by law.