

Contest Rules

\$20,000 in prizes to win

from iA Auto and Home Insurance

The *\$20,000 in prizes to win* contest (hereinafter the “Contest”) is held and organized by Industrial Alliance Auto and Home Insurance Inc. (hereinafter the “Organizer”).

1) ELIGIBILITY

The Contest is open to all Quebec residents aged 18 or over.

The following individuals are excluded from the Contest:

- Employees of the Organizer as well as persons residing with these employees.
- Employees of Industrial Alliance Insurance and Financial Services Inc. (hereinafter “iA Financial Group”) and its subsidiaries, including financial security advisors and persons residing with these employees.
- Managing general agents, i.e., financial security advisors authorized to make referrals to the Organizer and persons residing with them.
- Advertising and marketing agencies, suppliers of prizes, materials or services related to the Contest.
- Employees of business partners of the Organizer, including automobile dealerships.

Entrants who use an alias, the name of a person under 18 years of age or any other substitutions of a name are also ineligible for the Contest prize.

2) HOW TO ENTER

The Contest is free to enter and no purchase is necessary.

You can enter by obtaining a quote, i.e. receiving a price, for auto insurance or home insurance:

- Using the VIP line at 1-866-650-4641 and mentioning the contest code received from one of our financial security advisors from one of the iA Financial Group agencies or other financial security advisors authorized to make auto and home insurance referrals.
- Using an online insurance quote web link specifically provided by one of our financial security advisors who is authorized to make referrals online, to complete a quote request online.

The entrant must have completed the online auto or home insurance quote request between Wednesday, January 1, 2025, and Wednesday, December 31, 2025, inclusive.

No purchase is required. The quote request completed with one of our property and casualty insurance agents on the VIP line of Industrial Alliance Auto and Home Insurance Inc. or completed online within the required timeframe provides one (1) chance for the entrant to win the prize.

The action of completing a quote request for one of the abovenamed insurance products during the Contest period gives the entrant one (1) chance to win. Only one quote request will be accepted for the purposes of this Contest, for a maximum of one (1) chance of winning during the Contest period. Once the quote request is completed, you will be automatically entered in the Contest.

The entrant is the person who completed the quote (over the phone or online) and if declared the winner, the prize will be awarded to this person.

3) ENTRY RESTRICTIONS

Limit of one (1) contest entry per person for the entire Contest period. Any attempts to exceed the number of permitted entries, specifically by using multiple or different email addresses, identities, registrations or logins nullifies all entries submitted by the entrant and will result in immediate disqualification. Any and all use of automated devices, robots, scripts, macros or automated Contest entry services will result in the immediate disqualification of all entries submitted by the entrant.

4) CONTEST PERIOD

The Contest starts on Wednesday, January 1, 2025, at midnight (ET) and ends on Wednesday, December 31, 2025, at 11:59 pm (ET).

5) PRIZES

Three prizes will be awarded by random draw at the end of the contest:

- One (1) grand prize of \$10,000
- One (1) 2nd prize of \$7,000
- One (1) 3rd prize of \$3,000

The prizes will be given in the form of a cheque to the three (3) winners.

At the end of the Contest, the Organizer will have awarded three (3) cheques to three (3) different winners for a total prize value of \$20,000.

6) ACCEPTANCE OF CONTEST RULES

By entering the contest, the entrant agrees to comply with the Contest rules and all decisions of the Organizer.

The Organizer reserves the right to disqualify any entrant or contest entry that does not comply with the contest rules.

7) ODDS OF WINNING

The odds of becoming one of the three (3) winners will be dependent upon the number of eligible entries received during the Contest period.

Entrants have a maximum of one (1) eligible entry for the entire Contest period.

8) PRIZE DRAWS

The three (3) winners of the Contest will be determined by electronic draws by a designated official at the head office of the Organizer, at 1080 Grande Allée West in Quebec City. The draws will be held in the following order:

- 3rd prize draw for the winner of \$3,000
- 2nd prize draw for the winner of \$7,000
- 1st prize draw for the winner of \$10,000

The draws will take place at 11:00 am (ET) on Wednesday, January 21, 2026.

Maximum of one (1) prize per entrant for the entire Contest period. In the event that the same entrant is drawn a second time, the Organizer will draw again.

9) CLAIMING THE PRIZE

To be declared the winner, subject to eligibility, the entrant chosen by random draw must:

- a) Be reached by the Organizer by email or phone within 15 business days of the draw.
- b) Correctly answer a mathematical skill-testing question posed by the Organizer at the time of the initial communication.
- c) To be declared a winner, subject to their eligibility, the entrant chosen by random draw must sign and return the Declaration and Release Form (hereinafter the "Declaration Form") provided by the Organizer. The form must be returned by mail to the address listed below or by email to iah-prc@iaah.ca within 15 days of receipt:

\$20,000 in prizes to win Contest
Industrial Alliance Auto and Home Insurance Inc.
1080 Grande Allée West
Quebec City, QC G1K 7M3

Each cheque will be delivered in person by the iA Financial Group financial security advisor who referred the winner at a time to be determined by the Contest Organizer. If it is not possible to arrange a time with the winner within 60 days of the winner's contact with the Contest Organizer or if it is impossible for the winner to come in person, the Contest Organizer may send the prize to the winner by mail.

The prize must be accepted as is, and cannot be transferred, assigned, substituted or exchanged, except at the sole discretion of the Contest Organizer who reserves the right to substitute the prize for a prize of equal value if, for any reason, the prize cannot be awarded as is.

Upon receipt of the prize, the winner releases the Organizer, Industrial Alliance Insurance and Financial Services Inc., and its subsidiaries, representatives and employees from any liability and waives any damages which may result from the acceptance and use of the prize.

10) DISQUALIFICATION

Failure to comply with any of the conditions of the Contest will result in the disqualification of the chosen entrant and there shall be another prize draw pursuant to the contest rules until a winner is drawn.

11) REPRESENTATIONS OR WARRANTIES

The Organizer makes no declarations or warranties, express or implied, as to the quality or suitability of the prize awarded in this contest. The winner acknowledges and agrees that they may not attempt to receive reimbursement, make a claim or commence any type of legal action against the Organizer in the event the prize is not suitable for the purposes described or if they are dissatisfied with the prize as awarded.

12) DECISIONS AND DISPUTES

The *\$20,000 in prizes to win* contest is organized and managed by the Organizer.

The Organizer reserves the right to change the contest terms and conditions or to cancel the contest without prior notice, subject to approval by the Régie des alcools, des courses et des jeux.

All decisions by the contest administrators are final and binding. However, any dispute regarding the conduct or organization of a promotional contest can be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any dispute regarding the awarding of a prize may be submitted to the Régie des alcools, des courses et des jeux only for the purpose of helping the parties reach a settlement.

13) ACCEPTANCE AND SUBSTITUTION

The prize must be accepted as is, and cannot be transferred, assigned, substituted or exchanged for cash, except at the sole discretion of the Organizer who reserves the right to substitute the prize for a prize of equal value if, for any reason, the prize cannot be awarded as is.

14) LIMITATION OF LIABILITY

The Organizer waives any and all liability where its inability to act is caused by a force beyond its control or by a labour dispute in its establishments or in the establishments of the organizations or business whose services are used for holding this Contest.

Participants release the Organizer and its employees, agents, representatives and subsidiaries from any and all unforeseen financial or fiscal consequences, damage or loss that may be incurred due to their acceptance, ownership or use of the prizes.

The Contest Organizer, its employees, administrators, directors, agents and representatives are released from any and all liability regarding the malfunction, failure or problems related to computer or electronic equipment, software, networks, the Internet or computers; any defective, incomplete or delayed computer transmissions; lost, late, incomplete or erroneous entries; or any computer equipment tampering, theft or failure or typographical errors.

15) CHANGES TO THE CONTEST

The Contest Organizer reserves the right, in its sole discretion, to modify, cancel or suspend the Contest, in whole or in part, in the case of an event or a deliberate attempt to undermine the administration, security, impartiality or operation of the Contest, as provided in these contest rules, subject to approval by the Régie des alcools, des courses et des jeux, if necessary. In all circumstances, the Contest Organizer, its subsidiaries, advertising and marketing agencies, goods and service providers related to this contest, as well as its representatives, agents and employees shall not be required to award more prizes or other prizes than those stated in these Contest rules.

16) USE OF THE WINNER'S NAME

The winners authorize the Organizer to use, in the context of the Contest, their name, photograph, place of residence, voice or image for publicity and promotional purposes, without any compensation beyond the prize awarded, and they agree to have this information posted on any media, including but not limited to social media and iA Financial Group agencies.

17) ENTRY MATERIALS AND COMMUNICATIONS

The Organizer remains at all times the exclusive owner of all Contest entry materials and communications.

18) APPLICABLE LEGISLATION

The Contest is subject to all applicable federal, provincial and municipal legislation as well as to these Contest rules, which are available from the Organizer at www.ia.ca/contest-20000.

19) LANGUAGE

Where there is a discrepancy between the English version and the French version of the Contest rules, the French version shall take precedence.

20) COPY OF THE RULES

Anyone may obtain a copy of these Contest rules, in French and in English, as well as the name of the winners by sending a written request to the following address:

\$20,000 in prizes to win Contest Committee
Industrial Alliance Auto and Home Insurance Inc.
1080 Grande Allée West
Quebec City, QC G1K 7M3

Contest rules are also available at: www.ia.ca/contest-20000 .

21) SEVERABILITY

Where a paragraph of these contest rules is declared or judged illegal, unenforceable, or invalid by a competent jurisdiction, the paragraph in question will be considered void, but all other unaffected paragraphs will be applicable to the extent permitted by law.

Appendix 1

List of iA Financial Group agencies for the purposes of this contest. These agencies' affiliated districts are also recognized for the purposes of this contest.

Agency	Phone	Address
ALMA Fax: 1-877-781-7389	418-668-0177 1-877-668-0177	100 Joseph Street, Suite 202 Alma, QC G8B 7A6
AMQUI-MATANE Fax: 1-888-781-7411	418-562-4778 1-877-372-4415	1156 du Phare Avenue West Matane, QC G4W 3M6
ANJOU-MONTRÉAL Fax: 1-877-781-1613	514-353-5420 1-866-353-5420	7171 Jean-Talon Street East, Suite 300, Montreal, QC H1M 3N2
BEAUBIEN Fax: 1-888-781-1610	514-729-3281 1-866-729-3281	1611 Crémazie Blvd. East, Suite 501 Montreal, QC H2M 2M2
BEAUCE-APPALACHES Fax: 1-855-688-5265	418-228-7171 1-888-463-7171	950 150th Street Saint-Georges, QC G5Y 0E5
BEAUGRAND Fax: 1-877-781-7386	514-353-3230 1-866-353-3230	7400 Galeries d'Anjou, Suite 650 Montreal, QC H1M 3M2
BEAUPORT Fax: 1-877-481-7406	418-623-9805 1-877-623-9805	720 d'Everell Street, Suite 300 Quebec, QC G1C 0N2
BROSSARD Fax: 1-855-688-5269	450-672-6410 1-800-267-6410	2000 de l'Éclipse Street, Suite 210 Brossard, QC J4Z 0S2
CARREFOUR LAVAL Fax: 1-877-781-7418	450-973-6542 1-800-561-2486	2525 Daniel-Johnson Blvd., Suite 420 Laval, QC H7T 1S9
CARTIER Fax: 1-877-781-7395	450-672-3510 1-800-263-3510	3400 de l'Éclipse Street, Suite 810 Brossard, QC J4Z 0P3
CENTRE ABITIBI Fax: 1-877-781-7417	819-825-7244 1-888-825-7244	2 10th Avenue East, Amos, QC J9T 1H7
CENTROPOLIS LAVAL Fax: 1-877-781-1585	450-781-1328 1-888-781-1328	3055 Saint-Martin West Blvd., Unit T110 Laval, QC H7T 0J3
CHAMPLAIN Fax: 1-855-688-5276	450-449-9655 1-844-449-9655	3400 de l'Éclipse Street, Suite 810 Brossard, QC J4Z 0P3
CHICOUTIMI Fax: 1-877-781-7380	418-549-6914 1-800-363-0361	255 Racine Street East, Suite 800 Chicoutimi, QC G7H 7L2
DES CANTONS Fax: 1-855-999-2086	819-847-0186 1-877-847-0186	5087 Bourque Blvd., Suite 2 Sherbrooke, QC J1N 2K6
DES LAURENTIDES Fax: 1-877-781-7393	450-473-9808 1-800-363-8236	430 Arthur-Sauvé Blvd., Suite 2070 St. Eustache, QC J7R 6V6
DES MILLE-ÎLES Fax: 1-844-425-0155	579-352-2400 1-844-352-2400	430 Arthur-Sauvé Blvd., Suite 2070 St. Eustache, QC J7R 6V6
DOLBEAU Fax: 1-877-781-7391	418-276-3811 1-888-742-3811	1661 Wallberg Blvd. Dolbeau-Mistassini, QC G8L 1H7
DORVAL-OUEST-DE-L'ÎLE Fax: 1-888-781-7419	514-684-3883 1-800-268-7424	2020 Trans-Canada Highway, Suite 410 Dorval, QC H9P 2N4
DRUMMONDVILLE Fax: 1-877-781-7390	819-478-4159 1-800-408-4159	333 Janelle Street Drummondville, QC J2C 3E2

DUVERNAY Fax: 1-855-684-9938	450-662-6309 1-855-662-6309	2 Place Laval, Suite 510 Laval, QC H7N 5N6
GASPÉSIE CÔTE-NORD Fax: 1-855-688-5262	418-368-0050 1-888-368-0050	153 de la Reine Street Gaspé, QC G4X 2R1
GATINEAU Fax: 1-877-781-7414	819-243-9914 1-800-986-6494	455 de la Gappe Blvd., Suite 301 Gatineau, QC J8T 0G1
GRANBY Fax: 1-888-781-0941	450-372-4054 1-888-840-8438	100 Robinson Street South, Suite 122 (2 nd Floor) Granby, QC J2G 7L4
HULL Fax: 1-877-781-7394	819-771-6645 1-800-363-8004	24 Saint-Raymond Blvd., Suite 300 Gatineau, QC J8Y 1R4
JOLIETTE Fax: 1-855-688-5252	450-756-0578 1-888-756-0578	40 Gauthier Street South, Suite 2100 Joliette, QC J6E 4J4
LANAUDIÈRE Fax: 1-877-781-7408	450-582-3013 1-800-361-4364	155 Lacombe Blvd., Suite 280 Repentigny, QC J5Z 3C4
LA PRAIRIE Fax: 1-877-581-7385	450-659-2478 1-877-691-3380	26 Taschereau Blvd., Suite 200 La Prairie, QC J5R 0R9
LEBOURGNEUF Fax: 1-877-781-7381	418-687-9449 1-800-665-9287	500 Bouvier Street, Suite 302 Quebec, QC G2J 1E3
LE FJORD Fax: 1-844-425-0158	418-549-1855 1-833-586-2219	255 Racine Street East, Suite 800 Chicoutimi, QC G7H 7L2
LES RIVIÈRES Fax: 1-833-204-8274	418-626-5169 1-833-626-5169	1255 Lebourgneuf Blvd., Suite 400 Quebec, QC G2K 0M6
MAGOG Fax: 1-855-688-5266	819-847-0494 1-866-847-0494	45 Centre Street, Suite 200 Magog, QC J1X 5B6
MAURICIE Fax: 1-855-688-5253	819-539-5405 1-800-539-5405	855 Broadway Avenue, Suite 220 Shawinigan, QC G9N 8B8
MERCIER Fax: 1-877-781-7403	514-364-0179 1-888-364-0179	7655 Newman Blvd., Suite 207 LaSalle, QC H8N 1X7
MONTÉRÉGIE Fax: 1-877-581-7388	450-773-7493 1-800-463-8658	1200 Daniel-Johnson Blvd., Suite 6000 Saint-Hyacinthe, QC J2S 7K7
MÉTROPOLE Fax: 1-877-781-7382	514-721-6220 1-866-333-6220	4555 Métropolitain Blvd East, Suite 200 Saint-Léonard, QC H1R 1Z4
MONT-LAURIER Fax: 1-819-623-2115	819-623-1947 1-800-567-6738	515 A-Paquette Blvd., Suite 200 Mont-Laurier, QC J9L 1K8
MONTRÉAL-MAISONNEUVE Fax: 1-877-781-7413	514-324-3811 1-866-324-3811	6555 Métropolitain Blvd. East, Suite 403 Saint-Léonard, QC H1P 3H3
OTTAWA Fax: 1-877-781-7410	613-744-8255 1-800-494-5623	1900 City Park Drive, Suite 510 Gloucester, ON K1J 1A3
POINTE-AUX-TREMBLES Fax: 1-855-684-0060	514-642-3603 1-855-642-3603	13301 Sherbrooke Street East, Suite 220 Montreal, QC H1A 1C2
QUEBEC CITY Fax: 1-877-781-7420	418-627-3550 1-888-627-3550	330 Saint-Vallier East, Suite 001 Quebec, QC G1K 9C5
QUEBEC CITY RIVE-SUD Fax: 1-877-781-1603	418-835-1212 1-800-651-8246	5650 J.-B. Michaud Street, Suite 500 Lévis, QC G6VW 0A9

RIMOUSKI Fax: 1-855-688-5264	418-723-3236 1-800-463-0697	2 St-Germain Street East, Unit 200 Rimouski, QC G5L 8T7
RIVE-NORD Fax: 1-888-781-1584	450-964-3003 1-800-387-2204	816 des Seigneurs Blvd., Suite 101 Terrebonne, QC J6W 1T9
RIVE-SUD Fax: 1-855-688-5259	450-671-8017 1-855-871-8017	2120 Victoria Avenue, Suite 010 Greenfield Park, QC J4V 1M9
RIVIÈRE-DU-LOUP Fax: 1-888-781-7412	418-862-0141 1-800-473-6913	320 de l'Hôtel de Ville Blvd., Suite 200 Rivière-du-Loup, QC G5R 5C6
ROUYN-NORANDA Fax: 1-877-781-7384	819-797-1555 1-888-797-1555	139 Québec Avenue, Suite 302 Rouyn-Noranda, QC J9X 6M8
SAGUENAY-LAC-SAINT-JEAN Fax: 1-855-688-5249	418-542-9004 1-800-667-4594	2687 du Royaume Blvd., Suite 101 Jonquière, QC G7X 7V3
SAINT-SACREMENT Fax: 1-833-752-2244	418-425-2241 1-833-752-2241	1800 Semple Street, Suite 100, Quebec, QC G1N 4B8
SAINT-DENIS Fax: 1-855-688-5255	514-381-4411 1-888-381-4411	9001 de l'Acadie Blvd., Suite 404 Montreal, QC H4N 3H5
SAINTE-FOY Fax: 1-877-781-7405	418-653-4064 1-800-898-4064	3045 Maricourt Avenue, Suite 205 Quebec, QC G1W 0G6
SAINT-JÉRÔME Fax: 1-888-781-0938	450-530-9471 1-888-227-1585	2192 Curé-Labelle Blvd. Saint-Jérôme, QC J7Y 1T3
SAINT-MARTIN Fax: 1-877-781-7392	450-681-1614 1-800-463-8606	3030 Le Carrefour Blvd., Suite 702 Laval, QC H7T 2P5
SHERBROOKE Fax: 1-877-781-7383	819-569-2514 1-800-668-2514	3200-A King Street West, Suite A-200 Sherbrooke, QC J1L 1C9
SOLAR Fax: 1-844-425-0156	579-880-1100 1-833-880-1101	2000 de l'Éclipse Street, Suite 210 Brossard, QC J4Z 0S2
SOREL Fax: 1-877-781-7404	450-743-5563 1-866-743-5563	201 de l'Hôtel-Dieu Avenue, Suite 201 Sorel-Tracy, QC J3P 1M5
THETFORD MINES Fax: 1-855-688-5268	418-338-8556 1-800-449-8556	1351 Notre-Dame East Street, Suite 390 Thetford Mines, QC G6G 0G5
TROIS-RIVIÈRES Fax: 1-888-781-1609	819-375-1635 1-800-363-1635	1055 des Forges Blvd, Suite 440 Trois-Rivières, QC G8Z 4J8
VAUDREUIL Fax: 1-855-688-5251	450-424-3960 1-800-363-5395	11 de la Cité-des-Jeunes Blvd. East, Suite 202 Vaudreuil-Dorion, QC J7V 0N3
VALLÉE-DE-L'OR Fax: 1-877-781-7417	819-825-7244 1-888-825-7244	1868 3rd Avenue Val-d'Or, QC J9P 7A9
VALLÉE-DU-RICHELIEU Fax: 1-855-688-5254	450-649-7000 1-888-467-0993	310 de Murano Street, Unit 301 Sainte-Julie, QC J3E 0C6
VICTORIAVILLE Fax: 1-855-688-5250	819-752-9610 1-800-381-7337	78 Labbé Sud Blvd. Victoriaville, QC G6S 1K4

Other agencies or financial advisors authorized to make referrals to Industrial Alliance Auto and Home Insurance may be added to this list during the contest period.