

The Leisure & Lifestyle Learn to Win Contest (the “Contest”)

Official Rules and Regulations (the “Rules”)

1. CONTEST PERIOD

This Contest is sponsored and operated solely by Aviva Canada Inc. (referred to herein as "**Sponsor**"). The Contest begins at 12:00:01 Eastern Standard Time (“EST”) on April 5th, 2018 and ends at 11:59:59 PM EST on August 31st, 2018 (the “**Contest Period**”).

2. ELIGIBILITY

To be eligible for this Contest, an individual must:

- a) Be a resident of British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, New Brunswick, Prince Edward Island, Nova Scotia, Newfoundland and Labrador, Northwest Territories, Yukon Territories, or Nunavut (collectively referred to herein as the “**Provinces and Territories**”) and be of the age of majority or older in their province or territory of residence at time of entry;
- b) Be a licensed insurance broker of an insurance brokerage in the Provinces and Territories that sells insurance underwritten by Elite Insurance Company (“**Elite**”); and
- c) Be an employee of an insurance brokerage in the Provinces and Territories that permits employees to participate in the Contest.

(“Eligible Person”)

THE CONTEST IS VOID WHERE PROHIBITED BY LAW, RULE OR REGULATION. Employees, officers and directors of the Sponsor and their respective affiliates, subsidiaries, advertising, promotional, fulfillment and marketing agencies, and all of their immediate families (i.e. parent, child, sibling or spouse) and persons living in the same households as these individuals (whether related or not) are not eligible to participate in the Contest.

Only the individual licensed insurance broker who completes the training course shall be entitled to receive a ballot for entry (for example, if one insurance broker completes the training, he cannot give the credit to another insurance broker in his insurance brokerage to receive a ballot for entry).

3. HOW TO ENTER

NO PURCHASE NECESSARY TO ENTER OR WIN.

3.1 – Online

To enter the Contest online, an Eligible Person must sign on to the Leisure and Lifestyle Resources Site (herein referred to as the “Site”), starting April 5, to successfully complete a learning module. There will be 5 learning modules available, starting April 5. The Eligible Person will have the entire Contest Period to complete the modules. Successful completion of a module is a score 80% or higher on the assessment quiz. An Eligible Person will receive a ballot for entry in their province or territory of residence for obtaining a successful score on each module. Limit of one ballot entry per module in an Eligible Person’s province or territory, up to a maximum of 5 ballots if an Eligible Person completes all 5 modules. Scores of less than 80% will not result in a ballot for entry. An Eligible Person may complete the learning module

as many times as they would like, however they will only receive one ballot for successfully completing a module during the Contest Period.

Each ballot will be entered into a Monthly draw for the respective province or territory, as well as the Grand Prize at the end of the Contest Period.

Eligible persons will be reminded of the modules through the Leisure and Lifestyle eConnect emails.

The modules are as follows:

NB/NS/PE/NF ON	Watercraft	Collector Cars	Manufactured Homes	Cottages	Recreational Trailers	
MB/SK/AB/BC (including the Territories)	Watercraft	Collector Cars	Manufactured Homes	Motorhomes (BC only)	Recreational Trailers	Motorcycle (AB only)

3.2 – By mail

To enter by mail, please print your first and last name, complete mailing address including postal code, telephone number with area code, date of birth and email address on a 3" x 5" card. Only submissions written in blue or black ink will be accepted. Mail your card in an envelope to:

c/o Campaign Marketing
Attn: Andrea Krolak
Aviva Canada Inc.
10 Aviva Way, Suite 100
10th Floor
Markham, Ontario L6G 1B3

Entries must be post marked no later than August 31st, 2018 and received no later than September 7th 2018. No responsibility or liability is assumed for lost, late, incomplete, stolen, misaddressed, misdirected, illegible or postage due entries or mail. Further, and for greater certainty, entry forms that are improperly addressed, illegible or which do not precisely conform to the prescribed requirements will be considered invalid and void.

One mail-in entry per Eligible Person is allowed. One (1) ballot will be earned by a participant for this method of entry.

4. PRIZING AND HOW TO WIN

4.1 MONTHLY PRIZES

(a) The following Monthly Prizes are available to be won by participants in their province of residence:

Month	# of Prizes to be Won	Prize Detail	Total Value	Draw Date
April	Nine (9): One (1) for each eligible province	\$200 Visa Gift Card	\$1800	May 7

May	Nine (9): One (1) for each eligible province	\$200 Visa Gift Card	\$1800	June 7
June	Nine (9): One (1) for each eligible province	\$200 Visa Gift Card	\$1800	July 6
July	Nine (9): One (1) for each eligible province	\$200 Visa Gift Card	\$1800	August 7
August	Nine (9): One (1) for each eligible province	\$200 Visa Gift Card	\$1800	September 7

(b) Monthly Prize Draws

The Monthly Prize draws will take place according to dates in the chart above, at the Sponsor’s head office located at 10 Aviva Way, Markham, ON, L6G 1B3. There will be a draw for a Monthly Prize to be won in each Province. **Entries for the Northwest Territories shall be included in the draws for Alberta. Entries for the Yukon Territories and Nunavut shall be included in the draw for Saskatchewan.** All ballots for entry received throughout the month for each province and territory will be entered into that province or territory’s monthly draw.

On each Monthly Prize draw date, one (1) winner from each eligible Province and Territory will be selected at random from all eligible entries received during the draw eligibility period. The “draw eligibility period” means the entire draw month, as well any previous months, within the Contest Period. For example, April’s monthly draw will include all ballots earned from April 5 – April 30. June’s monthly draw will include all ballots earned from April 5 – June 30.

A participant who is selected in a Monthly Prize draw as winner of a Monthly Prize shall remain eligible for subsequent Monthly Prizes, as well as the Grand Prize draw, and their ballot(s) will be entered into the Grand Prize draw in the province or territory where they reside. If a participant is selected for a monthly prize, their winning ballot will not be re-entered for subsequent Monthly Prizes. However any remaining ballots will be re-entered. Example, a participant has 5 ballots and they win a Monthly Prize in May. They will have 4 ballots entered into the June Monthly Prize draw.

4.2 GRAND PRIZES

The following Grand Prizes are be available to be won by participants in their province of residence:

# of Prizes to be Won	Prize Detail	Total Value	Draw Date
Nine (9): One (1) for each eligible province	\$1000 Visa Gift Card	\$9000	September 14, 2018

The Grand Prize draws will take place on September 15, 2017, at the Sponsor’s head office located at 10 Aviva Way, Markham, ON, L6G 1B3. There will be a draw for a Grand Prize to be won in each Province. All ballots for entry received throughout the Contest Period in the respective Province will be entered into that province’s Grand Prize draw. **Entries for the Northwest Territory shall be included in the draw for Alberta. Entries for the Yukon Territory and Nunavut shall be included in the draw for Saskatchewan.** (Grand Prizes and Monthly Prizes are hereinafter each individually referred to as a “Prize” or collectively referred to as “Prizes”).

5. HOW TO EARN BALLOTS

Eligible Persons will earn one (1) ballot for successfully completing a learning module online in accordance with Section 3.1 herein or one (1) ballot in total if they enter through the alternative mail-in entry. To receive a ballot (have a ballot submitted electronically on their behalf), the entrant must follow the steps under Section 3 above (HOW TO ENTER). An Eligible Person will only receive one ballot per successful module completion. They will not receive multiple ballots for successfully completing the module multiple times. If an Eligible Person successfully completes all 5 modules, they will receive the maximum number of ballots, 5, for the monthly draws. Monthly ballots carry-over into subsequent months.

Example 1, an Eligible Person successfully completes all 5 modules in April, they will have 5 ballots for the monthly draws in April, May, June, July, and August. Plus they will have 5 entries in the Grand Prize draw.

Example 2, an Eligible Person successfully completes all 5 modules in May, they will have 5 ballots in the monthly draws for May, June, July, and August. Plus they will have 5 entries in the Grand Prize draw.

Example 3, an Eligible Person successfully completes 2 modules in April, and 3 modules in June. They will have 2 ballots for the monthly draws for April and May, then 5 ballots for June, July and August. Plus they will have 5 entries in the Grand Prize draw.

6. RELEASES AND DISCLAIMER

Contest Release

By entering the Contest, participants agrees to release, discharge and hold harmless the Sponsor and its affiliates, subsidiaries, agencies and their respective officers, directors, employees and agents, from any and all damages whether direct or indirect, which may be due to or arise out of participation in the Contest or any portion thereof, or the acceptance, use/misuse or possession of Prizes. By participating, Participants 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.

All federal, provincial and local laws and regulations apply. 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 a Participant wins a Prize and accepts the Prize, such acceptance shall mean full satisfaction of the entitlement as a Participant and winner in the Contest and the Participant fully discharges and forever releases Sponsor and their respective divisions, subsidiaries, affiliated and related companies and associates, direct or indirect, advertising and promotional agencies, any provincial authorities and all of their respective agents, partners, employees, representatives, shareholders, officers, directors, successors and assigns (collectively, 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 Participant also acknowledges, without limiting the generality of the foregoing, that the Releasees will not be responsible for any injury, accident, or any other loss, damage or expense in connection with 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 me in the event of injury or illness in connection with the Prizes. The Participant also acknowledges that none of the Releasees has offered any warranty or guarantee respecting the Prizes and that the Participant will direct any claims he or she may have relating to the Prizes exclusively to the supplier, manufacturer or originator, as the case may be, of the Prizes.

Further, the Participant assumes all responsibility and liability for any loss, injury or damage to any persons or property, which results from the participant's actions or omissions, whether negligent or otherwise, in connection with the Prizes.

Acceptance of the Prize shall be considered consent to the Sponsor to use, without further compensation to the Participant, name, city of residence, voice, statements and any photograph, film rendering or tape recording of the Participant, by or on behalf of Sponsor in connection with the Contest in any form of publication or display including, without limitation, newspapers and other publications, radio and television broadcasts, film releases and interactive media worldwide.

7. HOW TO CLAIM A PRIZE

Selected entrants will be contacted by telephone or e-mail. If the selected entrant cannot be contacted or does not respond after a minimum of three (3) attempts within seven (7) calendar days of the first attempt at contact, the selected entrant will forfeit the Prize and another entrant will be selected in the manner described above. When a Participant is contacted such person shall have to answer correctly, and without assistance of any kind, a mathematical skill-testing question administered by the Sponsor staff during a pre-arranged, mutually convenient telephone call. All decisions of Sponsor are final and binding.

Before being awarded a Prize, the selected entrant will be required to sign a declaration and release form stating that he/she has read, understood and complied with these Rules, accepts the Prize as offered with terms and conditions as included by Sponsor and releases Sponsor and its affiliates, subsidiaries, agencies and the respective officers, directors, employees and agents thereof from any and all liability of any kind arising out of the selected entrant's participation in this Contest and receipt and use of the Prize as awarded. If the selected entrant does not respond in the prescribed time, fails to claim the Prize, fails to return the signed declaration and release as required or is otherwise ineligible, the Prize may be forfeited and an alternate entrant will be selected in the manner described above. Sponsor reserves the right to post or publish the winner's name, city, or province of residence, photograph, likeness, voice or other statements on the Sponsor website for advertising and promotional purposes, where lawful, without further compensation to the winner.

8. ODDS OF WINNING

Odds of winning depend on the number of eligible entries received.

9. LIMITATION OF LIABILITY

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.

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.

If for any reason in the opinion of Sponsor, in its sole discretion, 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, Sponsor reserves the right 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, Sponsor reserves the right to randomly select a winner from previously received valid entries.

10. TAX INFORMATION

All federal, provincial, local, and other taxes on the Prizes, if any, are the sole responsibility of the winner.

11. LEGAL WARNING

Any attempt by any individual, whether or not a Participant, to damage, destroy, tamper or vandalize the Sponsor website, or otherwise interfere with the operation of this Contest, is a violation of criminal and civil law and 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.

12. GENERAL INFORMATION

This Contest is conducted in English (which will be given its everyday ordinary meaning), and any and all disputes will be resolved in the appropriate courts of the Province of Ontario, Canada exclusively, and subject to the laws of Ontario without regard to its conflict of laws principles.

13. LAWS

These are official Contest Rules. This Contest is subject to federal, provincial and municipal laws and regulations. These Rules are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over the Sponsor.

14. TERMINATION

Sponsor reserves the right to cancel, terminate, modify or suspend the Contest at any time and for any reason without prior notice.

15. WINNERS LIST

To receive the name of the winners in this Contest, please send your request, along with a self-addressed stamped envelope to:

c/o Campaign Marketing
Attn: Andrea Krolak
Aviva Canada Inc.
10 Aviva Way, Suite 100
10th Floor
Markham, Ontario L6G 1B3

Requests must be received no later than September 19, 2018.

16. OFFICIAL RULES AND REGULATIONS

Aviva: [Internal](#)

To receive a printed copy of the Official Rules and Regulations of this specific Contest, please send your request, along with a self-addressed stamped envelope to:

c/o Campaign Marketing
Attn: Andrea Krolak
Aviva Canada Inc.
10 Aviva Way, Suite 100
10th Floor
Markham, Ontario L6G 1B3

Requests must be received no later than September 14, 2018