

# “Don’t Pay Condominium Insurance for 3 Years” Contest Rules and Regulations

## **CONTEST PERIOD**

1. The «Don’t pay condominium insurance for 3 Years» Contest is being held by “Coastal Insurance Services Ltd” (herein referred to as COASTAL ) from July 1, 2005 to December 31, 2006.

## **ELIGIBILITY**

2. The contest is open to British Columbia residents aged 18 and over, with the exception of the employees, agents and representatives of Coastal Insurance Services Ltd, its subsidiaries, advertising and promotion agencies, suppliers of goods, prizes and services related to the contest, any other persons directly related to the holding of this contest, as well as their immediate family (father, mother, brothers, sisters, children), their legal or common-law spouse and any individuals with whom these employees, representatives and agents reside.

## **HOW TO ENTER**

3. There are four (4) ways to enter the contest:

(1) **Post/Mail.** Free promotional brochures, containing an entry form, will be distributed to select Condominium owners in British Columbia. Fill out the entry form by indicating if you are already a COASTAL customer, your last name, first name (excluding any nickname), age, full address with postal code, telephone number with area code, email address, as well as the expiration date of your condominium insurance (excluding any commercial insurance). Mail your entry form using the pre-paid and pre-addressed envelope provided with the brochure, no later than December 31, 2006, postal stamp bearing proof thereof, otherwise it will be void. Upon receipt of your duly completed entry form, you will automatically obtain one (1) entry, per expiration date indicated on the entry form. Facsimiles of entry forms will not be accepted or entered into the contest.

(2) **Internet.**

(a) **Entry Form.** Visit the [www.coastalinsurance.com](http://www.coastalinsurance.com) and click on "Contest" to access the electronic entry form.

(i) **Expiration date.** Fill out the electronic entry form as described at section 3(1) and click on "Send" no later than 11h39 p.m. on December 31, 2006. You will obtain one (1) entry per expiration date indicated on the entry form.

(3) **Telephone.** During business hours, call COASTAL’s office:

(i) **Expiration date.** Give the expiration date of your condominium insurance (excluding any commercial insurance), other than for your current COASTAL policy, no later than 4h00 p.m. on December 30, 2006 and you will automatically obtain one (1) entry per expiration date given; and(or)

(ii) **Quote.** Obtain a quote for condominium insurance with COASTAL (excluding any commercial insurance) no later than 4h00 p.m. on December 30, 2006. You will automatically obtain one (1) entry for each completed quote for which you obtained a price.

(4) **Referrals.** Upon the referral contacting COASTAL and providing your name and an expiration date from that referral, you will automatically obtain one (1) entry. The referral will receive one entry per expiration date.

## **LIMITS**

4. Contestants may use any mode of entry to accumulate contest entries during the contest period, up to ten (10) entries per residence during the contest period, regardless of method of entry used.

## **PRIZE**

5. The following prize is offered: one (1) credit for all condominium insurance policy payments, up to one thousand dollars (\$1000) per year, during 3 consecutive years, with an insurance company designated by COASTAL at its sole discretion. The following conditions apply to the prize:

(1) The prize can not be exchanged in full or in part for cash.

- (2) The winner must own or rent the residence to be insured.
- (3) No credit, compensation nor reimbursement will be awarded if, during the 3 year period or part of it:
  - (a) the winner does not own nor rent the residence;
  - (b) the amount of the condominium insurance policy is lower than one thousand dollars (\$1000) per year ;
  - (c) the winner does not meet the criteria established by the insurance company designated by COASTAL .
- (4) In the case where the amount of the condominium insurance policy is higher than one thousand dollars (\$1000) per year, any exceeding amount will be the sole responsibility of the winner.
- (5) In the case of the winner's death before the expiration of the 3-year period, the balance of the prize will be forfeited.

### **SELECTION**

6. A random draw for the Prize by one or more representatives of COASTAL and/or ING Insurance Company of Canada (the "Judges") will take place at the office of COASTAL , 104 – 2331 Marpole Ave., Port Coquitlam, B.C. on January 5, 2007, at 2h00 p.m. PST. One (1) eligible entry will be electronically selected at random among all entries received and registered during the contest period, in order to award the prize described. The selected entrant will be notified by telephone from a COASTAL representative within 15 days of the draw

7. COASTAL and/or ING will not be responsible for any entries that are lost, destroyed, misdirected, incomplete, illegible or delayed for any reason.

8. In the event that a person proves to be ineligible for a prize before it is awarded, he or she will be disqualified and another random selection will be held until a new entrant is selected and declared a winner.

9. Odds of having an entry selected at random depend on the number of entries received and registered as described at section 3.

### **AWARDING OF PRIZE**

10. To be declared a winner, the person selected must:

10.1 Be reached by phone by the contest organizers within fifteen (15) days following the random selection;

10.2 Correctly answer the mathematical skill-testing question appearing on the declaration and release form that will be sent ("The Release Form"); and

10.3 Complete and sign the Release Form and return it to the contest organizers within 15 days of receipt;

11. A selected entrant who fails to meet any of the above conditions will be disqualified, and a new selection will be held in accordance with the contest rules until an entrant is selected and declared a winner.

12. Within 15 days following receipt of the duly completed release form, the contest organizers will send a letter informing the winner on how to claim the prize.

### **GENERAL CONDITIONS**

13. The prize must be accepted as described in these rules and may not be transferred to another person, substituted for another prize, or exchanged in full or in part for cash, subject to the provisions of the following section.

14. In the event that the organizers cannot award the prize as described herein for reasons beyond their control and unrelated to the winner, they undertake to award a similar prize of equal value or, at their sole discretion, the value of the prize in cash.

15. Entries are subject to verification by the contest organizers. Any entry that is illegible, incomplete, fraudulent, mutilated, reproduced by hand or mechanically, sent or submitted late will automatically be rejected and will not entitle the entrant to a prize. Decisions by the organizers in this regard are final and binding.

16. Any person entering this contest or trying to do so by any means which would be unfair to the other entrants (example: computer hacking, etc.) will be automatically disqualified and may have to answer to the applicable legal authority, as the case may be. Decisions by contest organizers in regard to this paragraph are final and binding.

17. The selected entrant absolves COASTAL, its advertising and promotional agencies, its employees, agents and representatives, of all liability for any damage they may suffer in accepting or using the prize. In order to be declared a winner and prior to receiving the prize, the selected entrant undertakes to sign a declaration and release form.

18. By entering this contest, the winner authorizes the organizers and their representatives to use as required, his/her name, photograph, picture, place of residence, voice and (or) statement in connection with the prize, for advertising purposes, without remuneration or compensation of any kind.

19. The organizers are not liable for faulty computer components, software, or links, the loss or nonexistence of communications capability or faulty, incomplete, incomprehensible or erased computer or network transmissions that make it difficult or render any person unable to enter the contest. COASTAL waives any responsibility for any damages or loss incurred, directly or indirectly, in whole or in part, by the downloading of any software or any form and by the transmission of any data relating to participation in this contest.

20. COASTAL and/or ING are not responsible for website loading, screening or posting errors, software, hardware, network or server errors and reserve the right to modify, cancel, terminate, or suspend this contest in whole or in part, at their sole discretion, in the event a virus, computer bug, unauthorized human intervention, or any other occurrence beyond their control corrupts or adversely affects the administration, security, impartiality or normal operation of the contest.

21. Entries are the property of COASTAL and will not be returned to entrants.

22. For the purposes of these rules, the entrant is the person whose name appears on the entry form, on the quote request or on COASTAL's database. This is the person who will be awarded the prize if selected and declared a winner.

23. Contest is subject to all federal, provincial and municipal laws.