

Allstate Canada “Allstate Takes Action” Contest Rules (The “Official Rules”)

NO PURCHASE NECESSARY.

1. Eligibility:

To be eligible to enter the Allstate Takes Action Contest (**the “Contest”**), you must be a legal resident of Canada in the Provinces of Ontario, Alberta, Nova Scotia or New Brunswick (**the “Provinces”**) who has reached the age of majority in his/her province of residence as of the date of entry.

Employees, representatives, agents, shareholders, officers and directors of the Sponsor, its parents, subsidiaries, affiliates, distributors, sales representatives, Contest prize suppliers, Contest Judges, advertising and promotional agencies and/or any entity involved in the development, production, administration, or fulfillment of the Contest, and members of any immediate families of any of the above (defined as parents, siblings, children, spouses, regardless of where they live), or those with whom any of the above reside (whether or not related) are not eligible to enter the Contest.

Any individual who is eligible to enter the Contest in accordance with these criteria, as determined by the Sponsor in its sole and absolute discretion, will hereinafter be referred to as an **“Eligible Entrant”**.

Participation constitutes Eligible Entrant’s full and unconditional agreement to these Official Rules and to the Sponsor’s and Judges’ decisions, which are final and binding in all matters related to the Contest. Winning a prize is contingent upon fulfilling all requirements set forth herein.

The Contest is subject to all applicable federal, provincial and municipal laws and regulations. Void where prohibited.

2. Sponsor and Judges:

The Sponsor is Allstate Insurance Company of Canada (**Allstate**), located at 27 Allstate Parkway, Suite 100 Markham, Ontario, L3R 5P8, 905-415-4151 (**the “Sponsor”**).

Contest Judges are selected by the Sponsor and may include employees of the Sponsor. The Sponsor shall select a panel of five (5) Judges (**the “Judges”**) whose decisions are final and binding in all matters related to the Contest.

3. Contest Period:

The Contest entry period begins on December 12, 2018 at 12:01 A.M. Eastern Time (**“ET”**) and ends on February 28, 2019 at 4:00 P.M. ET (**the “Entry Period”**).

The Random Draw (the “**Random Draw**”) that all Eligible Entrants are automatically entered, will take place at approximately 12:00 p.m. ET on March 4, 2019 at the Sponsor’s corporate head office at 27 Allstate Parkway, Markham, Ontario, L3R 5P8. The Random Draw will be conducted by the Manager of Public Relations via Rafflecopter.

The Contest judging period begins on March 4, 2019 at 10:00 A.M. ET and ends April 15, 2019 at 5:00 P.M. ET (the “**Judging Period**”).

The Contest Winners of the Random Draw and the Judged contest will be announced by a news release posted on the allstate.ca website.

The Sponsor’s computer is the official time-keeping device for the Contest.

4. How to Enter:

To enter, complete the Entry Form through Allstate Canada’s Allstate Takes Action online portal (the “**Portal**”). To complete the Entry Form through the Portal during the Entry Period you must:

a) Visit the GOOD HANDS® Blog at GoodHandsAdvice.ca.

b) On the GOOD HANDS® Blog, visit GoodHandsAdvice.ca/AllstateTakesActionContest and follow the instructions on the page to complete and submit the Entry Form with all required information, which includes a requirement to:

1. enter the Eligible Entrant’s first name, last name, phone number, e-mail address, and province and city of residence;
2. details of the community improvement idea to be entered in the Contest. Each Entry must identify a place/area in your community that you think could be made safer, along with details on why the issue concerns you, and if possible, your ideas on a specific improvement that would make it safer and that would not otherwise ordinarily be funded by government;
3. signify the Eligible Entrant’s agreement that he/she has read and agrees to be legally bound by the terms and conditions of these Official Rules and agreement to being contacted for the purposes of administering this Contest.
4. once an Eligible Entrant has fully completed the Entry Form with all required information and has agreed to be legally bound by these Official Rules, he/she must follow the on-screen instructions to submit the completed Entry Form (collectively, an “**Entry**”).

Multiple Entries are permitted, but if an Eligible Entrant decides to submit multiple entries, each Entry must be distinct. For greater certainty, an Eligible Entrant will not be permitted to make multiple similar entries in order to increase his/her chances in the Random Draw. Submitting multiple similar entries will lead to disqualification, as determine by the Sponsor in its sole and absolute discretion.

An Entry may be rejected if, in the sole and absolute discretion of the Judges, it is not completed with all required information and submitted and received in accordance with these Official Rules during the Contest Period, and/or the Entry does not comply with the Submission Requirements listed below.

The Sponsor is not responsible for any lost, late, delayed, incomplete, stolen, misdirected, damaged, altered, or destroyed Entry.

5. Submission Requirements:

By making an Entry, each Eligible Entrant warrants and represents that his/her Entry:

1. is original to him/her and that he/she has all necessary rights to the Entry;
2. does not violate any law, statute or regulation;
3. will not give rise to any claims of infringement, invasion of privacy or publicity, or infringe on any rights and/or interests of any third party, or give rise to any claims for payment whatsoever;
4. does not require the approval of a third party, or if it does, that the third party would provide the approval and agree to the Sponsor completing the improvement;
5. can be completed within the monetary limits set by the Sponsor;
6. can be implemented in or around the timelines set by the Sponsor, being by or about the fall of 2019; and
7. is an improvement that would not ordinarily be completed/funded by government.

By making an Entry, the Eligible Entrant waives all moral rights to his/her Entry in favour of the Sponsor, such that all entries become the sole property of the Sponsor.

By making an Entry, the Eligible Entrant grants the Sponsor in perpetuity, to the extent permitted by law, a licence to the use of his or her name, image, voice, likeness, city of residence and/or photograph without compensation in any publicity or advertising carried out in any medium worldwide by the Sponsor and/or its advertising or promotional agencies without limitation or further notification.

By making an Entry, each Eligible Entrant agrees that the Entry complies with all conditions stated in these Official Rules.

By making an Entry, the Eligible Entrant agrees to release and hold harmless the Sponsor, Judges, and each of its respective agents, employees, directors, successors and assign (the Releasees) from and against any claims based on any cause of action that relates in any way the Contest. The Releasees bears no legal liability regarding the use of the Entry.

6. Contest:

The Contest has three (3) stages:

- Stage 1 is the Entry portion of the Contest.

- Stage 2 is the Random Draw portion of the Contest.
- Stage 3 is the Judging portion of the Contest.

Stage 1, Entry. The Contest provides for each Eligible Entrant to be entered into a draw by simply entering the contest, and is unconnected with the selection of a Stage 3 winner of the judging part of the contest. The mechanics of the Entry portion of the Contest, are described above in paragraph 4.

Stage 2, Random Draw. A Random Draw will be held, as set out in paragraph 3. Winning Stage 2 has no bearing on winning Stage 3.

Stage 3, Judging. This is in addition to Stage 2. The Winner of Stage 3 is determined by the Judges and guided by the amalgamated score (“**Amalgamated Score**”).

The Judges shall consider the following factors:

1. Creativity of the improvement idea;
2. Originality of the improvement idea;
3. The safety value (how much safer is the area) that the improvement will add to the community; and
4. The safety impact (in terms of the number of those benefitting) to the public

Each of these four (4) factors has a maximum score of twenty-five (25) points, for a total maximum score of one-hundred (100) points. A higher number reflects a superior score. The Entry with the highest Amalgamated Score will be chosen as the Potential Winner of the Contest.

Sponsor reserves the right in its sole discretion to select up to two additional winners at any time before May 31, 2019, using the same criteria.

Potential Winners will be contacted after the Contest closes for verification, as described below.

On March 15, 2019 at 9:00 A.M. at 27 Allstate Parkway, Suite 100, Markham, ON, L3R 5P8 the Winners of Stage 2 shall be announced by news release posted on the allstate.ca website.

On June 5, 2019 at 9:00 A.M. the Winner(s) of Stage 3, as verified by the Sponsor and Judges, shall be announced by news release posted on the allstate.ca website.

7. Verification of Potential Winners

ALL ENTRANTS SELECTED AS WINNER(S) BY (STAGE 2) RANDOM DRAW OR (STAGE 3) THE JUDGES, ARE SUBJECT TO VERIFICATION BY THE SPONSOR, (HEREIN REFERRED TO AS “**POTENTIAL WINNER(S)**”) WHOSE DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE CONTEST. A POTENTIAL WINNER MAY NOT BE AWARDED ANY PRIZE, UNLESS AND UNTIL THE POTENTIAL WINNER’S ELIGIBILITY HAS BEEN VERIFIED AND POTENTIAL WINNER

HAS BEEN NOTIFIED THAT VERIFICATION IS COMPLETE. THE SPONSOR WILL NOT ACCEPT OTHER EVIDENCE OF WINNING IN LIEU OF ITS VERIFICATION PROCESS.

During the verification process, Potential Winner(s) must continue to comply with all terms and conditions of these Official Rules and winning is contingent upon fulfilling all requirements. Potential Winner(s) will be notified no later than 72 hours after the end of, for Stage 2, the Random Draw and for Stage 3, the Judging Period, by email or phone.

Each Potential Winner will be required to sign and return a declaration of compliance, in the Sponsor's form, (the "**Declaration of Compliance**"), which must be received by the Sponsor within ten (10) days of the date notice is given or attempted, in order to claim the Prize.

If a Potential Winner of any Prize declines their Prize or cannot be contacted within 48 hours of being identified as a Potential Winner through the contact information provided, or fails to sign and return the Declaration of Compliance within the required time period or, is not eligible or does not otherwise meet the requirements as set out in these Official Rules, or, if applicable, fails to correctly answer the time-limited mathematical skill-testing question, the Sponsor shall have the right to disqualify said Entry and the Sponsor shall be fully and completely released and discharged from any liability or responsibility in this regard.

Upon notification, for Stage 2, the Potential Winner must, unaided, correctly answer a time-limited mathematical skill-testing question. In the event that the Potential Winner is unable to answer the skill-testing question correctly, the Sponsor shall have the right to disqualify said Entrant and to randomly draw another Eligible Entry, and the Sponsor shall be fully and completely released and discharged from any liability or responsibility in this regard.

In the event a Potential Winner of Stage 2 is disqualified for any reason, another Entry will be randomly selected until such time as contact is made with a Stage 2 Potential Winner and the Potential Winner is verified, or there are no more entries.

In the event that a Potential Winner of Stage 3 is disqualified for any reason, the Sponsor will award the applicable Prize to the Eligible Entrant with the next highest amalgamated score. Neither the Sponsor nor its affiliates will be responsible for the failure for any reason whatsoever of Eligible Entrant not being able to receive notification or for the Eligible Entrant not being able to respond as prescribed above.

The Potential Winner agrees to sign, print, and scan or take a photo of the following and return to the Sponsor within 48 hours of notification:

A form affirming eligibility and compliance with these Official Rules, and releasing the Sponsor from all liability arising from or relating to the acceptance, receipt, possession, use or misuse of the awarded prize, participation in any Contest-related activity, or participation in this Contest.

If a Potential Winner fails to submit the above within the given time period, the Sponsor reserves the right to disqualify said Potential Winner, and another Potential Winner may be determined according to the process set out above and the Sponsor shall be fully and completely released and discharged from any liability or responsibility in this regard.

Chances of being selected in the Random Draw depend on the number of eligible entries received. The Sponsor is unaware of how many eligible entries will be received.

8. Prizes:

Contest prizing is as follows:

Stage 2 Prizes:

- Three (3) one thousand dollars (\$1,000.00) gas gift cards (subject to availability and at the sole discretion of the Sponsors), one to be awarded to each of the three winners.
- The 3 prizes have an exact value of one thousand dollars in Canadian funds (\$1,000.00) each.

Stage 3 Prizes:

- The Sponsor will select one (1) Eligible Entry received during the Contest Period as Winner but reserves the right to select additional Eligible Entries as winners, up to a maximum of three (3) total winners.
- The Sponsor will allocate up to \$80,000.00 towards implementing the improvement idea(s) of the Winner(s). The Sponsor will work with the town, municipality or city with the Winners. The Sponsor reserves the right to substitute or alter elements of the improvement idea to enable implementation.
- The Sponsor will recognize the winner(s) by
 - a plaque with their name inscribed to be displayed and available for public viewing at the Allstate head office and/or their local agency; and
 - one (1) one thousand dollars (\$1,000.00) gas gift cards (subject to availability and at the sole discretion of the Sponsors)

For both Stage 2 and Stage 3, the prize must be accepted as awarded. The Sponsor reserves the right to substitute a prize of equivalent or greater value, including cash equivalent to the advertised retail value, in the event of the unavailability of the advertised prize. The prize may not be transferred, assigned, or redeemed for cash.

Allstate commits to contribute \$80,000.00 to community improvement. In the event that the improvement project(s) are found to incur total costs less, as calculated by the Judges in their sole discretion, than the amount committed, Allstate will make a charitable contribution to a registered charity that is mutually agreeable with Allstate and the winner of Stage 3. If there is

more than one winner of stage three, the remaining amount will be divided by the number of winners and three donations of the divided amount, each in consult with one of the winners.

9. Release:

By participating in this event, the Participant agrees to release and hold harmless the Sponsor and its parent, subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies and each of their respective parent companies and each such company's officers, directors, employees and agents and the Judges (collectively, the "**Released Parties**") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Contest or receipt or use or misuse of any prize.

10. General Conditions:

The Sponsor reserves, the right to cancel, suspend and/or modify the Contest, or any part of it, if any fraud, technical failures or any other factor beyond the Sponsor's reasonable control impairs the integrity or proper functioning of the Contest, as determined by the Sponsor in its sole discretion. In such event, the Sponsor reserves the right to award the prizes from among the eligible entries received up to the time of the impairment.

The Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Contest or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Contest may be a violation of criminal and civil law, and, should such an attempt be made, the Sponsor reserves the right to seek remedies against and damages from any such person to the fullest extent permitted by law.

The Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. In the event of any discrepancy between the English version and the French version of these Official Rules, the English version shall govern.

22. This Contest is in no way sponsored, endorsed or administered by, or associated with, SurveyMonkey or Rafflecopter].

11. Limitations of Liability:

The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by Entrants, printing errors or by any of the equipment or programming associated with or utilized in the Contest; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Contest; (4) technical or human error which may occur in the administration of the Contest or the processing of entries; or (5) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from Entrant's participation in the Contest or receipt or use or misuse of any prize.

If for any reason an Entrant's Entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, the Entrant's sole remedy is another entry in the Contest, provided that the Entry Period has not yet expired and the Contest, or the relevant part thereof, has not been discontinued.

In the event of discontinuance of the Contest, or any part of it, for any reason, the Sponsor, at its discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein, in which case winners will be required to answer a time-limited mathematical skill-testing question.

No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of prizes as set forth in these Official Rules to be available and/or claimed, the Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, unawarded, eligible prize claims, in which case winners will be required to answer a time-limited mathematical skill-testing question.

12. Governing Law:

The Entrant agrees that under no circumstances will the Entrant be permitted to obtain awards for and the Entrant hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, and any and all rights to have damages multiplied or otherwise increased.

SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO EVERY INDIVIDUAL.

All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the Participant and the Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the Province of Ontario and the laws of Canada applicable therein.

13. Entrant's Personal Information:

The personal information collected from an Entrant will be used for purposes of this Contest only, including notifying the Entrant about updates to this Contest. By entering this Contest, a Entrant is giving the Sponsor permission to share this information with the Sponsor's employees, independent contractors, agents or other related and unrelated entities and/or business partners acting on the Sponsor's behalf for such purposes only. The Sponsor will not share this information with any other companies except to the extent necessary for such purposes and, when we do share it, it is subject to their agreement to treat it as confidential information and with the understanding that it may not be used for any purpose other than to perform their function in connection with the above purposes.

Information collected from the Entrant is subject to the Sponsor's Privacy Policy and all federal and provincial privacy laws: <https://www.allstate.ca/webpages/custcare/privacy-matters.aspx>.
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