



Insurance Institute

Insurance Institute of Canada

Meme Generator Contest

Official Rules

This contest, which is sponsored by Insurance Institute of Canada begins on February 1st, 2019 at 12:01 a.m. and closes on February 28th 2019 at 11:59 p.m. Eastern Time. Entering the contest is free.

To Enter

Insurance Institute of Canada will not be responsible for entries that are lost, late, delayed, incomplete or misdirected.

- Entrants must submit their meme in English or French via email: social@insuranceinstitute.ca
- Messages must be in the form of a meme

Eligibility

Contest is open only to entrants 18 years of age or over at the time of entry. By entering, entrants agree to abide by these rules and all decisions of Insurance Institute of Canada, which are final in all matters relating to this Contest.

By participating in the Contest, each entrant agrees to be legally bound by these Official Rules and by the interpretation of these Official Rules by the Sponsor and further warrants and represents that the Entry that he/she submits:

- 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 whatsoever; and

- is not defamatory, trade libelous, pornographic or obscene, and further that it will not contain, include, discuss or involve, without limitation, any of the following: nudity; alcohol/drug consumption or smoking; explicit or graphic sexual activity, or sexual innuendo; crude, vulgar or offensive language and/or symbols; derogatory characterizations of any ethnic, racial, sexual, religious or other groups; content that endorses, condones and/or discusses any illegal, inappropriate or risky behaviour or conduct; personal information of individuals, including, without limitation, names, telephone numbers and addresses (physical or electronic) or workplace; commercial messages, comparisons or solicitations for products or services other than products of Sponsor; any identifiable third party products, trade-marks, brands and/or logos, other than those of Sponsor; conduct or other activities in violation of these Official Rules; and/or any other content that is or could be considered inappropriate, unsuitable or offensive, all as determined by the Sponsor in its sole and absolute discretion.

The Jury

The winner will be subjectively selected by the Insurance Institute of Canada. The selected winner will be contacted by email.

Prize

Gift cards will be awarded at the end of the contest period, each with a retail value of \$100 CAD.

- A gift card will be sent to the winner's address once confirmed with the Insurance Institute of Canada.

Odds of winning will depend on the total number of eligible entries received. Unclaimed prizes will not be awarded. Prize is non-transferable and must be accepted as awarded, without substitution. Insurance Institute of Canada reserves the right, at its sole discretion, to substitute a prize with another prize of equivalent or greater value if necessary for any reason. No response to email notification after 3 attempts, or return of message notification as undeliverable after 3 attempts, or pick up of prize that is unclaimed after 4 weeks will be determined as an unclaimed prize and will result in forfeit of prize.

Prizes can be claimed upon winner being notified of winning prize. Insurance Institute of Canada is not responsible for prize lost or damaged in the mail.

All federal, provincial and municipal laws and regulations apply. Awarding of prize is subject to verification of winner. Return of any prize/prize notification as undeliverable or determination by Insurance Institute of Canada that the selected entrant is ineligible will result in disqualification. Acceptance of prize constitutes permission to Insurance Institute of Canada to use winner's name and area of residence and/or likeness for purposes of advertising without further compensation unless prohibited by law. By

accepting his/her prize, winner agrees to hold harmless Insurance Institute of Canada and its respective affiliates, governors, employees, advertising and promotion agencies and assigns against any and all claims and liability (including, but not limited to, liability for any property loss, damage, personal injury or death) arising out of use of prize. By participating in this Contest, entrants agree to be bound by the Official Rules and the decisions of Insurance Institute of Canada.

Internet

If for any reason the contest is not capable of running as planned, including tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Insurance Institute of Canada which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this contest, Insurance Institute of Canada reserves the right at its sole discretion, to cancel, terminate, modify or suspend the electronic portion of the Contest and to award the prize from among all eligible entries received prior to (or after, if applicable) action taken by Insurance Institute of Canada. Insurance Institute of Canada reserves the right, at its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Contest (including, but not limited to, any non-human mechanism, entity) to be acting in violation of the Official Rules, or to be acting in an unfair or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. Any person attempting to defraud or in any way tamper with the Contest will be ineligible to win.

Winners List and Official Rules

To receive a copy of the winner's name, please send your request in writing with a self-addressed stamped envelope to: Attn: Marketing and Communications at Insurance Institute of Canada – 18 King Street East, 6th Floor Toronto Ontario M5C 1C4.

All requests must be received no earlier than March 14th 2019.

Use of Content and Images

By entering, Contest Entrant(s) agree to provide consent to Insurance Institute of Canada to use their message, text, image(s), photo(s), meme(s), video(s) or multimedia content for promotional purposes on the social networks, Insurance Institute of Canada's website, digital display screens, in email or printed communications. All winning entrant message(s), image(s), photo(s), meme(s) will become the property of Insurance Institute of Canada.