

## **CMR Insurance Referral Program Official Rules and Regulations (the “Official Rules”)**

This referral program (the “Program”) is sponsored and operated by Craig, McDonald, Reddon Insurance Brokers Ltd. (“CMR Insurance”). **This Program may be terminated at any time without any notice.**

### **ELIGIBILITY**

To be eligible for any benefit from this Program, an individual must: be an existing client of CMR Insurance with at least one insurance policy in force. This person will be referred to below as an “Eligible Person”.

Employees, officers and directors of CMR Insurance 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 Program.

THE CONTEST IS VOID WHERE PROHIBITED BY LAW, RULE OR REGULATION.

### **HOW TO ENTER**

No purchase of insurance is required by the person being referred to CMR Insurance (known as the “referee”) in order to claim a prize or gift card. However, the referee must complete the quote process with one of our insurance brokers or financial service advisors.

An Eligible Person may refer someone to CMR Insurance by completing our online form ([www.cmrinsurance.ca](http://www.cmrinsurance.ca)), or by having the referee phone or email a CMR Insurance employee to provide their information and receive a quote.

Upon calling or emailing for a quote, the referee simply advises the CMR Insurance employee of the Eligible Person who referred them to CMR Insurance. For each referral that the Eligible Person provides they will receive a \$5.00 gift card (the type of gift card provided will be at the sole discretion of CMR Insurance) and the Eligible person will also be awarded one (1) ballot in any prize draw associated with the Program.

There is no limit to the number of ballots an Eligible Person can earn. The more referrals they provide to CMR Insurance the more ballots they will receive.

### **GIFT CARD AND PRIZE NOTIFICATION AND DELIVERY**

An Eligible Person who refers a new client to CMR Insurance will receive a \$5.00 gift card (the type of gift card provided will be at the sole discretion of CMR Insurance). The gift card will be sent via regular mail to the Eligible Person’s address on file with CMR Insurance. CMR Insurance is not responsible if the gift card is not received by the Eligible Person and will not make any additional attempts to mail a replacement gift card.

An Eligible Person that wins a prize draw in relation to this Program will be contacted within ten (10) days of the draw during regular business hours (9:00am-5:00pm ET). The Eligible Person will be

contacted by telephone, e-mail or in-person. If the selected Eligible Person cannot be contacted or does not respond after a minimum of three (3) attempts within seven (5) calendar days of the first attempt at contact, the selected Eligible Person will forfeit the prize and another Eligible Person will be selected in the manner described above.

Prizes will be sent via regular mail or courier, or will be distributed in person by a CMR Insurance staff member, or can be picked up at a CMR Insurance office location. If your Prize does not arrive within 4-8 weeks from the date you were notified you won the prize, please send an email [info@cmrinsurance.com](mailto:info@cmrinsurance.com).

All "cash prizes" will be paid by cheque issued by CMR Insurance or by cash.

Only (1) ballot is selected in each prize draw.

Prizes and prize draws may be added or removed from this Program at any time without any notice.

### **RELEASES AND DISCLAIMER**

By entering or participating in this Program, Participants agree to release, discharge and hold harmless CMR Insurance 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 Program or any portion thereof, or the acceptance, use/misuse or possession of prizes. By participating, Participants agree to be bound by these Official Rules and Regulations, including all eligibility requirements, and to the decisions of the CMR Insurance whose decisions are final and binding in all respects.

Failure to comply with these rules may result in disqualification from the Program. 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.

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 Program and the Participant fully discharges and forever releases CMR Insurance and their respective divisions, subsidiaries, affiliated and related companies and associates, direct or indirect (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 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.

Acceptance of the Prize shall be considered consent to CMR Insurance r 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 CMR Insurance in connection with the Program in any form of publication or display including, without limitation, newspapers, and other publications, radio and television broadcasts, film releases and interactive media worldwide.

CMR Insurance reserves the right to post or publish the winner's name, city, or province of residence, photograph, likeness, voice or other statements on the CMR Insurance website or social media platforms for advertising and promotional purposes, where lawful, without further compensation to the winner.

### **ODDS OF WINNING**

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

### **LIMITATION OF LIABILITY**

CMR Insurance 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/email 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 Program. CMR Insurance 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 the CMR Insurance, in its sole discretion, the Program is not capable of running as planned or if the administration, security, fairness, integrity, or proper conduct of the Program 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, CMR Insurance reserves the right to cancel, terminate, modify or suspend the Program.

### **LEGAL WARNING**

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

### **GENERAL INFORMATION**

This Program 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.

### **WINNERS LIST**

Prize winners will be posted on CMR Insurance's social media pages (Facebook - <https://www.facebook.com/cmrinturance>) and Twitter (<https://twitter.com/CMRIns>) and may also be posted on our website at [www.cmrinturance.ca](http://www.cmrinturance.ca).