

Official Rules & Regulations

Manulife Travel Insurance Feedback Survey (the "Contest") Contest Rules

FOR CANADIAN RESIDENTS ONLY

The Contest is administered by The Manufacturers Life Insurance Company ("Manulife") (250 Bloor Street East Toronto, ON, M4W 1E5).

1. CONTEST ENTRY PERIOD

Contest Entry Period begins on **Tuesday, April 23, 2024, at 1:00 PM** Eastern Time (ET) (the "Contest Start Date") and ends on **Tuesday, May 7, 2024, 11:59 PM** ET inclusive (the "Contest Period").

2. HOW TO ENTER

NO PURCHASE IS REQUIRED.

To enter the Contest: **Complete the survey within the specified Contest Period. Each properly completed survey, including contact information will be automatically entered into the Contest ("Entry Form") and is considered an entry ("Entry").**

Limit: Only one (1) Entry per person. Duplicate Entries or Entries made by one person using multiple email accounts may be disqualified.

All Entry Forms and Entries, once submitted, become the property of Manulife. Only Entries received by Manulife will be considered. Proof of Entry transmission or submission shall not constitute proof of receipt. The sole determinant of time for a valid Entry in this Contest will be the Contest server. Manulife reserves the right to refuse any Entry in its absolute discretion.

Online access is required in order to participate in this Contest. Many public libraries, retail businesses and others offer free access to computers and Internet service.

3. ELIGIBILITY REQUIREMENTS

The Contest is open to Retail Travel Insurance (Travel Agency) distribution partners who have received the survey directly from Manulife, are actively contracted with Manulife on the Contest Start Date up to and including the date of the draw, who are Canadian citizens or permanent residents residing in Canada and who have reached the age of majority in their province/territory of residence at the time of Entry. In addition, your practice must be in good compliance standing.

4. PRIZE: In total, there are three (3) \$50 CAD VISA gift cards (the "Prize"). Please note that VISA is not a sponsor of this contest.

5. DRAW: A random draw will be made for each of the three (3) prizes at the offices of Manulife 250 Bloor Street East, Toronto, Ontario at 3:00 p.m. ET on **May 22, 2024**. The draw will be made from all eligible entries received between 1:00 p.m. ET on **Tuesday April 23, 2024**, and 11:59 p.m. ET on **Tuesday May 7, 2024**. Only three (3) prizes will be awarded for the entire Contest.

The odds of winning depend on number of completed eligible Entries received during the Contest Period. There is a limit of one (1) Prize per entrant.

6. CLAIMING OF PRIZE

The person with a selected Entry ("**Selected Entrant**") will be notified by phone with instructions (using the information provided on the Entry Form) **within ten (10) business days** following the selection. If Manulife cannot reach the Selected Entrant within **ten (10) business days** or if the Selected Entrant fails to comply with one of the conditions mentioned in these Contest Rules or to accept the Prize as awarded, the Selected Entrant will be disqualified from the Contest.

To be declared a winner, Manulife may ask each Selected Entrant to verify that they meet the eligibility requirements in Section 3 of these Contest Rules and may require them to provide proof of identification. Each Selected Entrant must correctly answer, without assistance of any kind, a time-limited mathematical skill-testing question administered by Manulife.

Where a Selected Entrant is disqualified from the Contest, Manulife may, at its sole discretion, hold a new draw based on all other eligible Entries until an alternate Selected Entrant is declared a winner. If no alternate Selected Entrant has been declared a winner after three (3) draws, Manulife may, at its sole discretion, cancel the Contest, in whole or in part.

No Prize is transferrable, and no substitution of a Prize is permitted except at the discretion of Manulife who reserves the right to substitute a Prize with another reward of comparable or greater value if the Prize(s) are unavailable or cannot be awarded as described for any reason. The confirmed winner of the Contest must accept the Prize as awarded and must sign Manulife's declaration and release form. Any and all taxes (including any federal or provincial sales taxes), costs, fees, expenses, or any other charges which may be owing on the Prize is the sole responsibility of the winner of the Contest.

7. PERSONAL INFORMATION

When entering into the Contest, certain personal information will be required in the Entry Form (including **last name, first name, e-mail address, and phone number**). Such required personal information will be used to administer the Contest (e.g. to contact a participant (or participant's designate) with a Selected Entry). All personal information collected from participants will be handled in accordance with the terms and conditions of Manulife's privacy policy, which can be found on Manulife.ca/privacy-policies.

8. GENERAL CONDITIONS

Agreement. By submitting an Entry Form or Entry, you agree to these Contest Rules.

Applicable laws. By entering the Contest, each participant agrees (a) that any and all disputes, claims and causes of action arising out of or in connection with this Contest or any Prize shall be resolved in accordance with the laws of the Province of Ontario and federal laws applicable therein, and (b) to irrevocably submit to the exclusive jurisdiction of the courts of the Province of Ontario over any claim or matter arising under or in connection with the Contest or these Contest Rules.

Participant identification. The participant is the person whose name appears on the Entry Form, and it is to this person to whom a prize will be awarded if they have selected entry and is declared a winner in accordance with Section 6 of these Contest Rules. In the event of a dispute as to the identity of a participant, the Entry Form will be deemed to be submitted by the established holder of the email account associated with the Entry Form.

Verification. Entries are subject to verification and will be declared invalid if they are illegible, mechanically reproduced, mutilated, forged, falsified, altered, incomplete, fraudulent or tampered with in any way, registered or submitted late, contain an invalid e-mail address, or are otherwise non-compliant. Manulife shall have the right at any time to require proof of identity and eligibility to enter the Contest. Failure to provide such proof may result in disqualification.

Disqualification. Manulife reserves the right to disqualify a person or to cancel one or several entries of a person who participates or tries to participate in the Contest by using methods that do not comply with these Contest Rules or that are unfair to the other participants (e.g. entry exceeding the authorized limit). Such a person may

be reported to the appropriate legal authorities. Entries that are late, lost, stolen, false, illegible, damaged, misdirected, mutilated, garbled or incomplete, altered or otherwise irregular or that do not conform with or satisfy any or all of these Contest Rules will be void. Manulife reserves the right, in its sole discretion, to disqualify any participant should such participant at any stage supply untruthful, incomplete, inaccurate or misleading personal details or information in their Entry Form, Entry or otherwise.

Conduct of the Contest. Any attempt to deliberately damage the website on which the Contest is held and/or any related website or to sabotage the legitimate course of the Contest constitutes a violation of civil and criminal laws. Should there be any threats of violations, Manulife reserves the right to reject the participant's Entry Form(s) and obtain legal or equitable relief under the applicable laws.

No Liability: conduct of the Contest. Manulife, its affiliates and its respective directors, officers, employees, agents, independent contractors, supplier or service providers (collectively, "Manulife and its Representatives") will not be liable for any computer system, software or phone line malfunctions; any loss or absence of network server connections; or any defective, incomplete, jumbled or scrambled computer transmissions or transmission failure by any computer or network that might restrict or prevent participation in the Contest. Manulife and its Representatives will be not liable for any damage or loss caused, directly or indirectly, in whole or in part, by the downloading of any software or form or by the transmission of any information in connection with the Contest.

Release of Liability and Authorization: use of the Prize. By accepting the Prize, the confirmed winner: confirms compliance with these Contest Rules; acknowledges that the Prize is not transferable and must be accepted as awarded; consents to the use of his/her name, city of residence, entry, voice, statements, photographs and/or likenesses for publicity, advertising or informational purposes in any medium in any format carried out by Manulife, affiliates or its advertising and promotional agencies, or suppliers without any form of compensation; releases Manulife and its Representatives from all liability for damages the winners may suffer following acceptance and use of the Prize, and agrees to sign, before taking possession of the Prize, a release to that effect.

Contest modification. Manulife reserves the right, at its sole discretion, to cancel, modify, suspend, or terminate the Contest, in whole or in part, for any reason, including but not limited to, in the event of a virus, computer bug, unauthorized human action, or any other cause beyond its control that could corrupt or jeopardize the administration, security, impartiality or normal course of conduct of the Contest.

Termination of participation in the Contest. In the event that the computer system cannot register the Entry Forms during the Contest Period for whatever reason, or if participation in the Contest must be terminated in whole or in part before the end date provided in these Contest Rules ("Early End Date"), Manulife may, at its sole discretion, proceed with the draw among the entries duly complete up to and including the Early End Date.

Prize limit. In no event shall Manulife be required to award more prizes than indicated in these Contest Rules or to award a prize otherwise than in compliance with these Contest Rules.

Final decision. Any decision by Manulife and its Representatives regarding the Contest and the Contest Rules is final and binding without appeal.

Severability. If a section of the Contest Rules is declared or deemed illegal, unenforceable, or invalid by a competent court, that section shall be considered invalid, but all unaffected sections will be applied within the limits of the law.

To obtain a list of winners, or for any questions about this contest, please contact **Greg DuHaime** at greg_duhaime@manulife.ca.