



People First : On Purpose

First Responders

These rules are the standard terms and conditions applicable to the contest and giveaways administered by My Mutual. The contest is intended to be conducted in the province of Saskatchewan. Entry in the contest constitutes acceptance of these contest rules.

Contest Rules:

1. To be eligible to enter the contest, individuals/groups must:
 - a. Be classified as a Volunteer First Responders. Please see definition of Volunteer First Responders in the entrant form.
2. Contest Period
 - a. Applications must be received no later than midnight of August 5, 2021. All applications received after this time will not be considered for the grand prize.
 - b. Winners will be selected and announced August 13, 2021 through announcement on social media, websites and contacting the individual selected as the primary contact on the application form. This will conclude the contest.
3. How to Enter
 - a. Applications can be found by visiting www.mymutualinsurance.ca
 - i. All mandatory fields on application must be completed
 - ii. Entries will be declared invalid if they are late, illegible, incomplete, irregular, forged, or mechanically or electronically reproduced.
 - b. Terms and Conditions of the contest must be agreed to and adhered to
 - c. Limit of one (1) entrant per group/team.
 - i. If there are multiple entrants per group/team, the first submission will be designated as the official entry.
 - d. All entries, including, if applicable, any story and/or photograph submitted in connection with this contest entry, becomes the sole property of My Mutual Insurance and will not be returned.
 - i. Each entrant agrees that My Mutual may post their work on My Mutual owned or controlled websites, viewing galleries and/or social media platforms.
 - ii. Each entrant further represents and warrants that:
 1. All submission application is original and all right, title, and interest (including copyright) therein and thereto is owned and/or controlled by the entrant to the full extent necessary to enable My Mutual to use the work as contemplated by these Contest Rules
 2. The submitted application does not contain any material that is libelous, defamatory, profane or obscene
 3. The submitted application does not infringe upon the intellectual property or other statutory or common aw rights of any third party.

- iii. The email address associated with the entrant will be considered the authorized owner of the materials submitted.
 - e. Winners will be contacted through the primary contact email submitted as to how to claim the prize.
 - f. Prize must be accepted as awarded and cannot be transferred, assigned, substituted or redeemed for cash, except at the sole discretion of My Mutual.
- 4. Prize Conditions
 - a. All incidental costs and expenses not specifically referred to herein as part of the prize description are the sole responsibility of the prize winner.
- 5. Winner selection
 - a. The winner of the grand prize will be selected through a voting process conducted by My Mutual.
 - i. Employees of My Mutual will be the sole individuals with capacity and capability to vote for entrant applications.
 - ii. Entrant applications prior to the voting taking place will have all identifiers removed from their applications and given a randomized number.
 - iii. One week prior to the final vote for the grand prize winner. A select committee of My Mutual staff will take an initial vote and narrow the field of applicants to five (5).
 - iv. Applications will be considered and voted on by the employees of My Mutual based solely on the merits of the application interpreted by those viewing the application.
 - v. The two (2) applications receiving the highest vote count total at the close of the voting period will be deemed the prize winner(s).
- 6. Limitation of Liability
 - a. My Mutual assumes no responsibility or liability for lost, late, unintelligible/illegible, falsified, damaged, misdirected or incomplete entries, notifications, responses, replies or any computer, online, software, telephone, hardware or technical malfunctions that may occur, including but not limited to malfunctions that may affect the transmission or no-transmission of any entry.
 - b. My Mutual is not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the contest or by any technical or human error which may occur in the administration of this contest.
 - c. My Mutual assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications, theft or destruction or unauthorized access to, or alteration of, applications.
- 7. Bound by Contest Rules
 - a. By participating in the contest, each entrant agrees to be bound by the contest rules. Entrants further agree to be bound by the decisions of My Mutual, which shall be final and binding in all respects. My Mutual reserves the right, in their sole discretion, to disqualify any entrant found to be:
 - i. Violating the contest rules

- ii. Tampering or attempting to tamper with the entry process or the operation of the contest, the contest website, or any related promotional website
 - iii. Acting in an unsportsmanlike or disruptive manner, or with the intent to annoy, abuse, threaten or harass any other person.
 - b. My Mutual reserves the right to remove from the contest any winner and/or guest who breaks such rules and/or fails to behave appropriately and to disqualify such winner and/or guest.
- 8. Privacy/Use of Personal Information
 - a. By participating in this contest, each entrant:
 - i. Grants to My Mutual the right to use his/her personal information provided when he/she enters the contest and the application for the purpose of administering the contest, including but not limited to contacting and announcing the winners and coordinating the provision of the contest prize.
 - ii. Grants to My Mutual the right to use his/her personal information for publicity and promotional purposes relating to the contest in any and all media without further compensation unless prohibited by law.
 - iii. Acknowledges the My Mutual may disclose his/her personal information to third-party agents and service providers of My Mutual in connection with any of the activities listed in (i) and/or (ii) above.
 - iv. My Mutual will use each entrants personal information only for identified purposes, and protect each entrants personal information in a manner that is consistent with My Mutual Privacy Policy.
- 9. Intellectual Property
 - a. All intellectual property, including but not limited to trade-marks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations are owned by My Mutual and/or their affiliates. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual property without the express written consent of its owner is strictly prohibited.
- 10. Termination
 - a. My Mutual reserves the right, in their sole discretion, to terminate any contest, in whole or in part, and/or modify, amend or suspend a contest, and/or the contest rules in any way, at any time, for any reason without prior notice.
- 11. Contest Rules
 - a. These are the official contest rules. The contests are subject to applicable federal, provincial and municipal laws and regulations. The contest rules are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over My Mutual and/or the contests. All issues and questions concerning the construction, validity, interpretation and enforceability of the contest rules or the rights and obligations as between the entrant and My Mutual in connection with the contests shall be governed by and construed in accordance with the laws of the province of Saskatchewan including procedural provisions without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other jurisdiction's laws.
- 12. Language Discrepancy

- a. In the event of any discrepancy or inconsistency between the terms and conditions of the contest rules and disclosures or other statements contained in any contest-related materials, including but not limited to the contest entry form, or point of sale, television, print or online advertising, the terms and conditions of the contest rules shall prevail, govern and control.