

Contest The Ride of your life

Official Rules



The “Ride of your Life” contest (hereinafter the « **Contest** ») is sponsored by Intact Insurance Company (hereinafter “**Intact Insurance**” or the “**Sponsor**”) and runs from November 1, 2024, 7:00 a.m. EAT, to January 5, 2025, 11:59 p.m. ET – the deadline to enter the Contest (hereinafter the “**Contest period**”).

The Sponsor reserves the right to permit its subsidiaries, affiliated companies and each of their respective directors, officers, employees, agents, representatives, advertising or promotional agencies (hereinafter the “**Agents**”) to perform all or any portion of the activities required in connection with this Contest.

1. ELIGIBILITY

This Contest is open to all Québec residents who have reached the age of majority at the time of entry into the Contest and who are members of the FCMQ (individual member or holder of a valid right of access for the 2024-2025 season).

However, are excluded employees, brokers, agents and other representatives of the Sponsor, its affiliated companies, parent companies, advertising agencies and all of the other parties involved in the development, production and distribution of materials relating to the Contest, as well as their immediate family members, legal or common-law spouse and any other person domiciled with these employees, brokers, representatives and agents.

2. HOW TO ENTER

No purchase necessary.

To enter the Contest, Participants must, during the Contest period.

Fill out and submit the form available on concoursfcmq.intact.ca so we can call you back and submit to you a snowmobile insurance quote. By filling out this form, you agree that Intact Insurance may forward, namely by email, the information contained therein to a broker so he can contact you.

(hereinafter “**Participants**” or individually, the “**Participant**”).

The odds of winning depend on the total number of Participants who entered the Contest.

Only one entry per person. Any additional entry will be invalid for the Contest purposes.

All entries become the property of the Sponsor and will not be returned.

3. PRIZE

The prize consists of a snowmobile trip for 4 in the Charlevoix region, with Martin Horik as a tour guide. A Prize worth approximately ten thousand dollars (\$10,000) (hereinafter the “**Prize**”).

The package includes:

- A tour guide for the whole duration of the trip (Martin Horik)
- A three-day snowmobile trip
- 3-night accommodation (double occupancy) on February 7,8 and 9, 2025.
- Three breakfasts and three suppers served in the accommodation facility
- A \$350 prepaid card per person

Snowmobile and FCMQ trail pass are not included.

4. DRAW

The Prize will be awarded to a winner (the “**Winner**”) whose name is selected at random in an electronic draw from among all eligible entries received in connection with the Contest.

The draw will be held on January 7, 2025, at around 10:00 a.m. ET, at the Intact Insurance office located at 2450 Girouard Street West, Saint-Hyacinthe, Quebec.

To be declared a Winner, the selected Participant must meet all of the criteria described under “PRIZE CLAIM” and his/her entry must be validated by the Sponsor.

5. PRIZE CLAIM

An Intact Insurance representative will inform, by telephone, the selected Participant within two (2) days of the draw. If Intact Insurance is unable to reach the participant, whose name has been drawn, within three (3) days of the draw using all reasonable means, a new draw will be held at Intact Insurance office.

Following the draw, should a winner fail to meet the requirements set out in these Official Rules, or be otherwise ineligible for the Contest, or should the entry be invalid, that person will be disqualified and another draw will be held. This will be repeated as necessary until an eligible entry is drawn and a Participant can be declared the Winner.

To claim his/her Prize and be declared the Winner, the selected Participant will be required to correctly answer a mathematical skill-testing question and sign and return a standard Declaration and Release Form confirming compliance with these Official Rules, within two (2) business days of the date on which the selected Participant received the Declaration and Release Form for signing.

The Prize will be delivered to the Winner upon receipt of the signed Declaration and Release Form.

6. GENERAL CONDITIONS

The Sponsor is not responsible for any costs incurred by the Winner in connection with claiming the prize(s). The Winner bears solely responsibility for reporting and paying any and all taxes that may result from claiming a Prize in this Contest. Any Prize claim will be subject to audit by Intact Insurance. Decisions by Intact Insurance in this regard are final and not subject to appeal.

Entries in any way tampered with, forged, mutilated, incomplete, illegible, photocopied or mechanically reproduced, or submitted by or through fraudulent means, may be disqualified, at the sole discretion of the Sponsor. This includes any entry that does not comply with these Official Contest Rules in any respect.

By participating in this Contest, each Participant agrees to release and hold harmless the Sponsor and its affiliated companies, parent companies, officers, directors and partners, including their advertising and sales promotion agencies, as well as their employees, Brokers and representatives, from all liability direct or indirect, physical or material, arising out of the acceptance and/or use of a Prize, and each Participant releases the Sponsor, its promotional agencies and all others involved from any recourse, claims or charges that could arise against them or one of them, now or in the future, by the Participant or his/her heirs, executors or administrators relating to the Contest or Prizes.

The Winner agrees and consents that their name, picture, age, photograph, location, voice, testimony or statements may be used in whole or in part by the Sponsor, its advertising agencies and any other parties involved in the development, production and distribution of materials relating to the Contest, for any purpose, in any media present or future, including social media, in any jurisdiction and in any manner, without compensation and without any additional approval from the Winner. No correspondence will be entered into with any person other than the Winner.

Every Winner will be required to sign a standard form releasing Intact Insurance from any liability.

The Prize must be accepted as awarded and cannot be converted into cash, substituted, transferred to another person or refunded, subject to the following paragraph.

Should the Sponsor be unable, due to circumstances beyond its control and unrelated to the Winner, to award a Prize or Prizes as described in these Official Rules, it reserves the right, at its sole discretion, to replace the Prize(s) with a prize or prizes of a similar nature and equivalent value or to pay in cash the value of the Prize(s) as stated in these Rules.

A Winner’s express or implied refusal to accept the Prize shall release the Sponsor from any prize-related liability or obligation toward that person.

The Sponsor, and their legal advisors are not responsible for and shall not be liable for: (1) lost, late, damaged, illegible, stolen, misdirected, misidentified, or incomplete entries, for any problems or technical or mechanical malfunction of any telephone systems, computer on-line systems, servers, access providers, computer equipment, hardware or software programs, failure of any entry to be received by the close of the Contest Period on account of technical problems or traffic congestion on the Internet or at any website, or inaccurate entry information, whether caused by equipment, programming used in this Contest, human processing or otherwise, or any combination thereof; (2) any condition caused by events beyond the control of the Sponsor that may cause this Contest to be disrupted or corrupted; (3) any injuries, losses or damages of any kind arising in connection with or as a result of the prize, or acceptance, possession, or use of the prize, or from participation in this Contest; or (4) any printing or typographical errors in any materials associated with this Contest.

The Sponsor reserves the right to withdraw this Contest or to modify, amend, change, or supplement these Rules, at its sole discretion, subject to applicable law. The Sponsor also reserves the right, at its entire discretion, to cancel, terminate or suspend this Contest should any event or cause beyond the Sponsor’s control arise, which may corrupt or affect the administration, security, impartiality or progress of the Contest, as stipulated in these Rules.

The Contest is governed by all applicable federal, provincial and municipal laws. This contest is no longer supervised by the Régie des alcools, des courses et des jeux (RACJ).

To obtain winners’ names or to obtain a copy of these Contest Rules, please write to marketingventes@intact.net or send a stamped, self-addressed envelope to 2450 Girouard Street West, East Building, Saint-Hyacinthe, QC, J2S 3B3, up until one (1) year after the Contest Period ends.