

OPTIMIZE for a Prize Contest Rules

Official Contest Rules and Regulations

The **OPTIMIZE for a Prize** contest (the “**Contest**”) is sponsored by Heartland Farm Mutual Inc. (“**Heartland**” or the “**Sponsor**”). The Contest starts on June 1, 2024, 1:00 a.m. Eastern Time (ET) and closes on December 31, 2024, 11:59 p.m. Eastern Time (ET) (the “**Contest Period**”).

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

ELIGIBILITY

This Contest is open to Heartland clients who are residents of Canada, who have reached the age of majority in their province of residency at their time of entry in the Contest, who have an active car and/or home insurance and/or farm insurance and/or commercial insurance policy in force at the time of the draw and who are not in default of payment or in the process of getting their policy canceled or terminated at the time of the draw. (“**Eligible Person(s)**”).

Employees, agents and representatives of the Sponsor, its affiliated companies, parent companies, advertising and promotional agencies, legal advisors, or parties engaged in the development, productions and distribution of materials related to this Contest, as well as members of their immediate family and/or persons living in the same household during the Contest Period are excluded.

HOW TO PARTICIPATE

No purchase required.

The Eligible Persons (collectively the “**Participants**” or individually a “**Participant**”) will be entered in the Contest, during the contest period, when they:

- Register for Heartland’s customer portal OPTIM and log in to their account for the first time;

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

No other means of entry will be accepted. Participants may only enter the Contest once. Any excess entries will be invalid for the purposes of the Contest. The number of entries is not increased by the fact that the same Participant has multiple insurance products.

Entries received shall be deemed to be submitted by the authorized account holder of the e-mail address associated with the entry, as applicable. For the purposes of these Contest Rules, “authorized account holder” of an e-mail address is defined as the natural person who is assigned to an e-mail address by an Internet access provider, online service provider or other organization responsible for assigning e-mail addresses associated with the submitted e-mail address. Each selected Participant may be required to provide the Sponsor with proof that the selected entrant is the authorized account holder of the e-mail address associated with the winning entry.

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

THE PRIZE(S)

There will be a total of six (6) prizes and three (3) draws will take place during the Contest Period. Prizes consist of an Amazon gift card payable to the Winner (as defined hereinafter)

First draw

Two (2) prizes will be drawn from entries received between September 1, 2022, 1:00 a.m. Eastern Time (ET) and July 31, 2024, 11:59 p.m. Eastern Time (ET). Each of the two (2) prizes consists of one (1) Amazon gift card in the amount of five hundred dollars (\$500 CAD) (hereinafter the “First Draw Prize(s)”) to be awarded to the winners (as defined herein). Limit of one (1) First Draw Prize per winner.

The First Draw Prize must be accepted as awarded and cannot under any circumstances be transferred to another person or substituted for another prize, except as provided below.

Second draw

Two (2) prizes will be drawn from entries received between August 1, 2024, 12:00 a.m. Eastern Time (ET) and September 30, 2024, 11:59 p.m. Eastern Time (ET). Each of the two (2) prizes consists of one (1) Amazon gift card in the amount of five hundred dollars (\$500 CAD) (hereinafter the “Second Draw Prize(s)”) to be awarded to the winners (as defined herein). Limit of one (1) Second Draw Prize per winner.

The Second Draw Prize must be accepted as awarded and cannot under any circumstances be transferred to another person or substituted for another prize, except as provided below.

Third draw (final)

Two (2) prizes will be drawn from entries received between October 1, 2024, 12:00 a.m. Eastern Time (ET) and December 31, 2024, 11:59 p.m. Eastern Time (ET). Each of the two (2) prizes consists of one (1) Amazon gift card in the amount of five hundred dollars (\$500 CAD) (hereinafter the “Third Draw Prize(s)”) to be awarded to the winners (as defined herein). Limit of one (1) Third Draw Prize per winner.

The Third Draw Prize must be accepted as awarded and cannot under any circumstances be transferred to another person or substituted for another prize, except as provided below.

(hereinafter collectively or individually the “**Prize(s)**”).

The Prize(s) must be accepted as awarded. It cannot be substituted, transferred to another person or refunded, except at the Sponsor’s sole discretion.

THE DRAW

The Prize(s) will be awarded to the Winner (as defined hereinafter) based on a random electronic draw amongst all eligible entries received for the Contest.

1st draw

The draw will be held on Thursday August 15, 2024, 3:00 p.m. Eastern Time (ET), at Heartland office located at 100 Erb Street East, Waterloo, Ontario, N2J 1L9 among entries received between September 1, 2022, 1:00 a.m. Eastern Time (ET) and July 31, 2024, 11:59 p.m. Eastern Time (ET).

2nd draw

The draw will be held on Tuesday, October 15, 2024, 3:00 p.m. EST, at Heartland office located at 100 Erb Street East, Waterloo, Ontario, N2J 1L9 among entries received between August 1, 2024, 12:00 a.m. Eastern Time (ET) and September 30, 2024, 11:59 p.m. Eastern Time (ET).

3rd draw (final)

The draw will be held on Wednesday, January 15, 2025, 3:00 p.m. EST, at Heartland office located at 100 Erb Street East, Waterloo, Ontario, N2J 1L9 among entries received between October 1, 2024, 12:00 a.m. Eastern Time (ET) and December 31, 2024, 11:59 p.m. Eastern Time (ET).

In order to be declared a Winner (as defined hereinafter), the selected Participant must meet all of the criteria described under “**ELIGIBILITY**” and “**CLAIMING A PRIZE**” and their entry must be verified by the Sponsor.

CLAIMING A PRIZE

Heartland will inform by telephone or email the selected Participant whose name has been selected within thirty (30) days following the draw. If the Sponsor is unable to reach the selected Participant within thirty (30) days of the draw using the above reasonable means, a new draw will take place at the Sponsor’ office.

To claim their Prize(s) and be declared the Winner, the selected Participant will be required to meet all of the following criteria:

1. correctly answer a mathematical skill-testing question; and
2. sign and return a standard form of Declaration and Release Form confirming compliance with these Official Contest Rules and Regulations within five (5) business days of the date on which the selected Participant received the Declaration and Release Form for signing.

All Declaration and Release Forms may be subject to verification by the Sponsor. Those which are, depending on the case, incomplete, inaccurate, illegible, mechanically reproduced, mutilated, fraudulent, submitted or transmitted late, containing an invalid telephone number or otherwise non-compliant, may be rejected by the Sponsor. The non-compliant form will be considered as a formal or deemed refusal to accept the prize and releases the Sponsor from any obligation relating to the award of this prize. The Sponsor may, at its discretion, cancel this prize or hold a new draw.

Should the selected Participant fail to meet the requirements set out in these Official Contest Rules and Regulations or be otherwise ineligible to win the Prize(s), the selected Participant will be disqualified, and the Prize(s) will be awarded to an alternate winner in a random draw selected from the remaining eligible entries.

The Sponsor will arrange for delivery of the Prize(s) to the Winner. The Prize(s) will be sent by email upon receipt of the signed Declaration and Release Form.

GENERAL CONDITIONS

The Sponsor is not responsible for any associated costs incurred by the Winner with claiming the Prize(s). The Winner is solely responsible for the reporting and payment of any and all taxes, if any, that may result in claiming a Prize(s) in this Contest. Any claim to a Prize(s) will be subject to verification by the Sponsor, whose decision in this regard and on all matters of fact, interpretation, eligibility, procedure and fulfillment in respect to this Contest will be final and binding.

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

By participating in this Contest, each Participant agrees to release and hold harmless the Sponsor, its subsidiaries, affiliated companies, parent companies, officers, directors and partners, including its advertising and/or promotional agencies, as well as their employees, brokers, agents and representatives and any third party websites or platforms including those owned by Meta Platforms, Inc. and X Corp. on which the Contest is advertised, of all liability direct or indirect, physical or material arising out of accepting or using a Prize(s), and each Participant releases the Sponsor, its sales promotion agency 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, his/her heirs, executors or estate administrators relating to the Contest or Prize(s).

The Winner agrees and consents that his/her name, age, photograph, location, voice, testimony and/or statements 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, through 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.

Any personally identifiable information collected during a Participant's participation in the Contest will be collected and used in accordance with the Sponsor's Privacy Policy available at <https://heartlandmutualinsurance.com/privacy-policy/>.

The Sponsor, its Agents, and 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(s), or acceptance, possession, or use of the Prize(s), or from participation in this Contest; or (4) any printing or typographical errors in any materials associated with this Contest.

Should the Sponsor be unable to award the Prize(s) as described in these Official Contest Rules and Regulations, it reserves the right, at its sole discretion, to replace the Prize(s) with a prize(s) of a similar nature and equivalent value of the value of the Prize(s) as stated in these Official Contest Rules and Regulations in cash. The Sponsor disclaims any warranty, representation or guarantee, express or implied by fact or in law relative to the prize, including but not limited to its quality and condition.

A Winner's express or implied refusal to accept a prize(s) releases the Sponsor from any prize-related liability toward that person. Following the express or implied refusal of a prize by the Winner, the Organizer may proceed, at its discretion, to the cancellation of this prize or to a new draw.

The Sponsor reserves the right at any time to withdraw this Contest or to modify, amend, change, or supplement these Official Contest Rules and Regulations, in 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 their control arise, which may corrupt or affect the administration, security, impartiality or progress of the Contest, as stipulated in these Official Contest Rules and Regulations.

The Contest is governed by all applicable federal, provincial and municipal laws and regulations.

If applicable, all Participants who are residents of Ontario agree that: (1) any and all disputes, claims or causes of action arising out of or connected with the Contest or any prize(s) awarded shall be resolved individually, without resort to any form of class action, and exclusively by arbitration or alternate dispute resolution, as selected by the Sponsor, to take place in Waterloo, Ontario; (2) any and all claims, judgments and awards shall be limited to actual out of pocket costs incurred in the participation of the Contest but in no event legal fees and expenses; and (3) under no circumstances will a Participant be entitled to obtain awards for and hereby waives all rights to claim punitive, incidental, indirect and consequential damages and any other damages (other than for direct

damages limited to actual out-of-pocket reasonable costs), and any and all rights to have damages multiplied or otherwise increased.

Except where prohibited, all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Contest Rules and Regulations and the decisions of the Sponsor in connection with the Contest, shall be governed by and construed in accordance with the laws of the province in which the Participant resides (Nova Scotia or Ontario), without regard for conflict of laws doctrine.

For the identification of the Winner or for a copy of these Official Contest Rules and Regulations, send a self-addressed stamped envelope to: 100 Erb Street East, Waterloo, Ontario, N2J 1L9. Attention: David Service, within one (1) year of the end of the Contest Period.

This Contest is not managed or sponsored by Facebook or X or any other third party website or platform on which the Contest may be advertised.