

Northbridge Financial Corporation
Broker Connectivity Digital Submissions Contest (the “Contest”)

OFFICIAL CONTEST RULES (the “Contest Rules”)

ELIGIBILITY

The Contest is open only to individual brokers who are contracted to write Small Business insurance policies with Northbridge General Insurance Corporation ("Northbridge Insurance"), whose employer brokerage has not opted out of participating, and who are legal residents of Canada who have reached the age of majority in their Province of residence. Employees of Northbridge Financial Corporation (the "Sponsor") and its affiliates, their agents, advertising, promotion and fulfillment agencies, and their immediate family members and those with whom they are domiciled (whether or not related), are not eligible to participate.

ENTRY

The Contest **begins on October 2, 2023, at 12:00am EDT and ends on October 31, 2023, at 11:59pm EDT** (the “Contest Period”). No purchase is necessary to enter the Contest. Persons may enter the Contest by submitting an eligible Go Digital Submission to Northbridge Insurance through Applied Commercial Lines Quotes. An eligible Go Digital Submission is defined as a digital submission sent through Applied Commercial Lines Quotes that is successfully received by Northbridge. Only 1 eligible Go Digital Submission **per customer** will be counted as a contest entry. Each eligible submission (per customer) earns an individual broker 1 entry into the contest (with no limit on the number of entries).

A broker may also earn an additional entry by visiting the Contest landing page at www.northbridgeinsurance.ca/broker-connectivity-digital-submissions (the “Website”) and submitting a testimonial about Broker Connectivity (worth 1 entry).

(each entry an “Entry”).

To be eligible, an Entry must be submitted and received within the Contest Period and must satisfy all Contest Rules. Entries that are not complete or do not adhere to the Contest Rules may be disqualified at the sole discretion of the Sponsor. A person may not use multiple email addresses, identities, or devices in an attempt to circumvent the Contest Rules. If a person uses fraudulent methods to enter the Contest or otherwise attempts to circumvent the Contest Rules, they shall be disqualified from the Contest.

PRIZES

There are 12 prizes available to be won **per region** (Western, Ontario, Quebec, and Atlantic) making a total of 48 prizes Canada-wide (totaling \$8000.00).

The following prizes shall be awarded **per region**: 1 Tango Gift Card valued at \$1000.00; 1 Tango Gift Card valued at \$500.00; and 10 Tango Gift Cards valued at \$50.00 each. Prizes must be accepted as awarded and may not be substituted, transferred, refunded, or exchanged, except at Sponsor’s sole discretion. A person is only eligible to win 1 prize regardless of the number of Entries submitted.

The odds of winning a prize depends on the number of Entries received during the Contest Period.

SELECTING A WINNER

Following the end of the Contest Period, on November 2, 2023, at 11:00 am EDT (the “Draw Date”), a random draw will be conducted by the Sponsor at the Sponsor’s office at 105 Adelaide St. West, Toronto, Ontario from among all eligible Entries received for the purpose of selecting 48 entrants as potential prize winners.

The selected entrants will be contacted by email or phone within 5 business days from the Draw Date identified above, using the contact details provided in their Entry. The selected entrants will be sent a Declaration and Release Form by the Sponsor. To win a prize, a selected entrant must correctly answer, unaided, a time-limited mathematical skill-testing question, as provided on the Declaration and Release Form. In addition, a selected entrant must complete and sign a Declaration and Release Form including agreeing to the terms and conditions of the Declaration and Release Form, which (among other things): (i) confirms compliance with these Contest Rules; (ii) acknowledges acceptance of the prize as awarded; (iii) releases the Contest Parties and each of their respective officers, directors, shareholders, employees, agents, representatives, successors and assigns (collectively, the “Releasees”) from any and all liability in connection with the Contest, his/her participation therein and/or the awarding and use/misuse of the prize or any portion thereof; and (iv) agrees to the publication, reproduction and/or other use of the entrant and the representative’s name, address, voice, statements about the Contest and/or photograph or other likeness without further notice or compensation, in any publicity or advertisement carried out by or on behalf of Sponsor in any manner whatsoever, including print, broadcast or the internet.

All decisions by the Sponsor are final and binding on the entrants in all matters relating to the Contest.

Failure by a selected entrant to: (i) respond to the Sponsor within 3 business days from the time when the Sponsor sends the request; (ii) correctly answer the skill-testing question; (iii) properly complete the Declaration and Release Form and return it by email to the Sponsor within 5 business days from the time it is marked as having been sent to the entrant by the Sponsor; (iv) accept the prize for any reason; or, (v) comply with the Contest Rules, will result in disqualification, forfeiture of the prize and, at Sponsor’s sole discretion selection of an alternate eligible entrant.

GENERAL

All Entries become the property of the Sponsor. The Releasees assume no responsibility for lost, delayed, incomplete, incompatible, or misdirected Entries. The Releasees will not be liable for: (i) any failure of the Website or any other website or application during the Contest; (ii) any technical malfunction or other problems relating to the telephone network or lines, computer online systems, servers, access providers, computer equipment or software; (iii) the failure of any Entry to be received for any reason, including, but not limited to, technical problems or traffic congestion on the internet or at any website; (iv) any injury related to or resulting from participating in the Contest or access to the Website; and/or (v) any combination of the above.

All Entries are subject to verification at any time. The Sponsor reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor – including, without limitation, government issued photo identification) to participate in this Contest. Failure to

provide such proof to the satisfaction of the Sponsor in a timely manner may result in disqualification of an Entry, at the Sponsor's sole discretion.

By participating in this Contest, entrants agree to be bound by these Contest Rules, and to abide by all decisions of the Sponsor which shall be final and binding, without right of appeal, in all matters relating to this Contest or the awarding of prizes, including without limitation, eligibility and/or disqualification of Entries. Failure to comply with these Contest Rules may result in disqualification from the Contest at any time.

Sponsor will not be held responsible for any errors or negligence that may arise or occur in connection with the Contest including, but not limited to, the entrant's information entered into Contest page and the Contest by any person.

Any and all taxes on any prize awarded, including income taxes, and any incidental expenses associated with collection of the prize, are the sole responsibility of the winner.

By entering the Contest, the winner releases the Sponsor, its affiliates, their agents, advertising, promotion and fulfillment agencies from any and all action, proceedings, suits, liability, losses, costs, expenses (including legal fees and disbursements), damages, demands and claims of any kind, including direct, indirect, incidental, consequential or punitive damages, arising out of, or in connection with, this Contest and the awarding of any prize, now or in the future.

The Sponsor reserves the right, subject to the approval of the Régie des alcools, des courses et des jeux (the "Régie") with respect to legal residents of Quebec, to cancel, amend or suspend the Contest, or to amend these Contest Rules, without prior notice or obligation, in the event of any accident, printing, administrative, or other error of any kind, or for any other reason. If due to printing, production, online, internet, computer or other error of any kind, more prizes are claimed than intended to be distributed or awarded according to these Contest Rules, then, in addition to having the right to terminate the Contest immediately, the Sponsor reserves the right, in its sole and absolute discretion, to rescind invalid prize claims and/or conduct a random draw from amongst all eligible prize claimants to award the correct number of prizes.

If any provision of these Contest Rules is determined to be invalid or otherwise unenforceable, then the Contest Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein. The Sponsor reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate or necessary to comply with applicable law.

The Sponsor, subject to the consent of the Régie with respect to legal residents of Quebec, reserves the right, in its sole and absolute discretion, and without prior notice, to adjust any of the dates and/or timeframes stipulated in the Contest Rules, to the extent necessary, for purposes of verifying compliance by any entry with the Contest Rules, or as a result of technical problems, or in light of any other circumstances which, in the opinion of the Sponsor, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Contest Rules.

In no event will the Sponsor be liable for more than the stated number of prizes of each category as set forth in these Contest Rules. The Sponsor reserves the right, in its sole and absolute discretion, and for any reason, to substitute any prize with a prize of equal or greater approximate value.

All intellectual property used by Sponsor in connection with the promotion and/or administration of the Contest, including, without limitation, all trademarks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations are, owned (or licensed, as the case may be) by Sponsor and/or their respective affiliates. All rights are reserved. Unauthorized copying or use of any such intellectual property without the express written consent of its owner is strictly prohibited.

In the event of any discrepancy or inconsistency between the terms and conditions of these Contest Rules and disclosures or other statements contained in any Contest-related materials, including, and/or point of sale, television, print or online advertising, the terms and conditions of these Contest Rules shall prevail, govern, and control. In case of any discrepancy between the French and English versions of the Contest Rules, the English version will prevail, except in the province of Quebec, where the French version will prevail.

The Contest is subject to all applicable federal, provincial, and municipal laws.

For residents of Quebec only:

Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Quebec Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.