

OFFICIAL CONTEST RULES

“Register Now” Contest

NO PURCHASE NECESSARY TO ENTER OR WIN. Entry into this Contest constitutes your acceptance of these Official Rules.

SPONSOR: AG Direct Hail insurance Ltd 10th Floor, Bankers Hall, West Tower, 888 3rd Street SW, Calgary, Alberta. T2P 5C5 (“Sponsor” or “AG Direct Hail Insurance Ltd”)

CONTEST DATES: “Register Now” Contest (“Contest”) begins at 12:00 a.m. Pacific Time (“PT”) on November 1, 2014 and ends at 11:59 p.m. PT on March 6, 2015 (“Entry Period”).

ELIGIBILITY: Contest is open to: (i) legal residents of the Provinces of Alberta, Saskatchewan and Manitoba only (ii) age 18 or older at time of entry. Employees of AG Direct Hail Insurance Ltd. and their immediate families (meaning spouse, parent, child, sibling and their respective spouses, regardless of where they reside or those living in the same households, whether or not related), ambassadors, affiliates, subsidiaries, advertising and promotion agencies (collectively, “Contest Parties”) or any developer and/or manufacturer of application software to manage business solutions are not eligible to enter or win. Contest is governed by Alberta and Canadian law. Contest is subject to all applicable provincial and local laws and regulations. Contest is void where prohibited by law.

HOW TO ENTER: Online Contest only. No purchase necessary. Proceed as follows:

During the Entry Period, simply complete the “Register Now”, accept that you “have read, understand, comply with the rules and regulations” and submit. All registrants that meet the contest rule criteria will automatically be entered. Only one entry per registration will be accepted.

For purposes of these Official Rules, “Receipt” of an Entry occurs when Sponsor’s servers record the Registration information and confirm back to the entrant via an email confirmation. Sponsor reserves the right to disqualify for any reason, in its sole and absolute discretion.

PRIZING: One (1) - \$1,000 prize in total will be awarded. The winner will be selected on or about March 9th, 2015 at 12:00 p.m. PT. in accordance with the contest guidelines set forth below, unless otherwise noted. The winner will be notified by email. The winner may also be announced via AG Direct Hail Insurance Ltd website and social media accounts, including but not exclusive to Facebook, Twitter, Instagram and Pinterest. The winner will be required to execute the following to obtain the Prize:

- (1) A declaration of eligibility and liability release
- (2) Publicity release
- (3) Answer the following skill testing question $(4 \times 12) + 3 - 10 =$
- (4) Any other affidavits, declarations, and/or releases or additional documents that may be required by the Sponsor. Unless prohibited by law, the potential winner must sign these documents no later than 15 days from the date of receipt of prize notification in order for sponsor to award the prize.

Noncompliance or return of prize notification as undeliverable may result in disqualification and, at sponsor's discretion, selection of an alternate winner. Winners must accept prizes as awarded. No request for substitutions will be permitted.

WINNER SELECTION: The Winner will be chosen at random from the pool of all eligible registrants received by the contest deadline. Odds of winning the \$1,000 prize will depend on the number of eligible registrations submitted.

CONTEST GUIDELINES: Entries that do not meet the following "Contest Guidelines" are subject to disqualification from Contest consideration and/or removal, in the Sponsor's sole discretion. Entries must comply with and meet the specifications or requirements called for in the Official Rules.

Contestant has the responsibility to review and understand his/her employer's policies and applicable laws regarding contestant's eligibility to participate in and/or accept any prize in this Contest. If an individual is participating and is in violation of such laws or his/her employer's policies, the individual may be disqualified from this Contest. Sponsor disclaims any and all liability or responsibility for disputes related to this matter.

This Contest is subject to provincial, territorial and local laws and regulations. Certain restrictions may apply. Sponsor is not responsible for late, lost, and misdirected entries. Entries void if the Sponsor determines the entry to be counterfeit, produced in error or obtained through fraud or theft.

LIMITATION OF LIABILITY: By participating, contestant agree to release, discharge and hold harmless AG DIRECT Hail Insurance Ltd, their partners, affiliates, subsidiaries, agents and their employees, officers, directors, and representatives from any claims, losses, and damages (including but not limited to indirect and consequential damages) arising out of their participation in this Contest or any Contest-related activities and the acceptance and use, misuse, or possession of any prize awarded hereunder.

WINNER: For the name of the winner, send a self-addressed stamped envelope by May 31, 2014 to: AG Direct Hail insurance Ltd 10th Floor, Bankers Hall, West Tower, 888 3rd Street SW, Calgary, Alberta. T2P 5C5

SUSPENSION / MODIFICATION / TERMINATION: In the event the Sponsor is prevented from continuing with the Contest by any event beyond its control, including, but not limited to, fire, flood, epidemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any provincial or local government law, order, or regulation, order of any court or jurisdiction, or other cause not reasonably within its control (each a "Force Majeure" event or occurrence), Sponsor shall have the right to modify, suspend or terminate the Contest. Sponsor reserves the right to modify, suspend or terminate the Contest without notice or by posting a notice on website, in its sole and absolute discretion, if it is determined that the Contest is technically impaired or corrupted or fraud or technical problems, failures or malfunctions or any Force Majeure event(s) has destroyed or severely undermined or impaired the integrity and/or feasibility of the Contest.