

RULES OF PARTICIPATION

SECURICHANCE SECURIGLOBE® 2025 CONTEST

1. CONTEST ORGANIZER

The contest is organized by SecuriGlobe Inc., doing business as SecuriGlobe®, located at: 803-3030 boul. Le Carrefour Laval, Québec H7T 2P5 (hereinafter, the **“Organizer”**).

2. ELIGIBILITY

To enter this contest, you must be a resident of Canada and over the age of majority in their province or territory of residence at the time of entry.

The following people are excluded from the contest:

- (a) employees, directors, officers, officers, nominees, agents and representatives of the Organizer and its affiliates (the **“Organizer Representatives”**);
- (b) immediate family members of the Organizer Representatives, notwithstanding their place of residence. The term “immediate family” includes the father, mother, brother, sister, child, husband, wife or common-law partner of an Organizer Representative; and
- (c) all persons domiciled with the Organizer Representatives or immediate family members of the Organizer Representatives.

The Organizer reserves the right, at its sole discretion, to require a participant to present proof of his identity and/or the eligibility of his participation in the contest. Any failure to provide such proof, in a timely manner and to the satisfaction of the Organizer, could lead to disqualification, at the absolute and exclusive discretion of the Organizer.

3. CONTEST PERIOD

The contest begins on Monday, August 4, 2025, at 12:00 a.m. Eastern Time (**“ET”**) and ends on Friday, October 31, 2025, at 11:59 p.m. ET (the **“Contest Period”**). All entries received after the expiration of the Contest Period will not be eligible for the purposes of the contest.

4. HOW TO PARTICIPATE

To participate, you must request a free travel insurance quote from a certified advisor of the Organizer at the call center at **1 844-227-7451**, or any other SecuriGlobe phone number, during the Contest Period.

You will then obtain one (1) participation in the contest.

No purchase necessary to participate. The purchase of a travel insurance product does not increase the odds of winning.

5. PRICE DESCRIPTION

One (1) prize will be awarded. This prize is an amount of \$2,500, directly awarded by check or bank transfer to the winner.

The Organizer cannot be required to award more prizes or to award a prize other than in accordance with these Contest Rules.

6. LIMITATION AND RESTRICTION OF PARTICIPATION IN THE CONTEST

Participants must respect the following limit, failing which they may be disqualified: (a) one (1) entry per person for the Contest Period.

7. DRAW

On Monday, November 6, 2025, at 10:00 a.m. ET, a representative of the Organizer, whose offices are located at: 803-3030 boul. Le Carrefour Laval, Québec H7T 2P5, will draw lots from among all eligible entries. The draw will be done via TEAMS in the presence of a witness member of the Organizer's management team.

The odds of a participant being selected for a prize depend on the number of eligible entries during the Contest Period.

8. AWARDING OF PRIZES

8.1. Award Criteria. To be declared a winner, any selected participant must:

- (a) be reached by phone or email, at the sole discretion of the Organizer, within fifteen (15) days of the draw. The Organizer will make a one-time attempt to contact the selected eligible participant by phone or email. If a selected participant misses the Organizer's call and does not have voicemail, the Organizer may, at its discretion, choose to attempt to contact them again, either by phone or email. If the participant fails to respond to the Organizer, by telephone or email, within ten (10) days of the initial call or email, this participant will be disqualified. The Organizer will then conduct another draw among the eligible registrations, in the same way as in the first draw. In the event that a selected participant is contacted by email, the selected participant must respond by complying with the instructions given therein, as the case may be. Any email notification of a prize followed by a statement to the effect that the message could

- not be delivered will result in the disqualification of the participant and the selection of a new participant;
- (b) sign the *Declaration and Waiver of Liability* form that will be sent to the selected participant by the Organizer and return it to the Organizer within fifteen (15) days of the date of receipt;
- (c) correctly answering the mathematical skill-testing question without any aid of any kind, including mechanical aid; and
- (d) upon request and in a timely manner, provide photo identification.

Failure to comply with any of the criteria mentioned in these Contest Rules or to accept their prize, the selected participant will be disqualified. In such a case, the Organizer may, at its discretion, cancel the prize or conduct a new draw among the remaining eligible registrations until a participant is selected and declared a winner. If no participant is declared a winner within sixty (60) days of the original draw, the prize will be forfeited.

8.2. Award. The Organizer will award the prize to the winner within a maximum period of ninety (90) days following receipt of the *Declaration and Waiver of Liability* form duly signed.

8.3. Acceptance of Prize. The prize must be accepted as described in these Contest Rules and may in no circumstances, in whole or in part, transferred to another person or substituted for another prize, except at the sole discretion of the Organizer. The Organizer reserves the right to substitute the prize, in whole or in part, for a prize of the same nature and of equivalent value or, at its sole discretion, the monetary value of the prize indicated in these Contest Rules.

8.4. Refusal to Accept the Prize. The refusal of a selected participant to accept a prize under the terms of these Contest Rules releases the Organizer from any obligation related to this prize towards this person.

8.5. Prize Claim Fees. Any costs or expenses incurred by the winner in connection with claiming or redeeming a prize are the responsibility of the winner.

9. TERMS AND CONDITIONS

9.1. Decisions of the Organizer. By entering this contest, participants agree to abide by these Contest Rules and the decisions of the Organizer, which are final and without appeal, subject to any decision of the Régie des alcools, des courses et des jeux du Québec, in relation to any matter within its jurisdiction.

9.2. Disqualification of a Participant. The Organizer reserves the right to disqualify any person who does not meet the eligibility criteria and the conditions of the contest during the draw, or who has entered the contest by a means contrary to these Contest Rules, whatever the nature of this means. The decision of the Organizer in this regard is final and without appeal. Participants who do not comply with these

Contest Rules are likely to be excluded from any competition or promotion that the Organizer will organize in the future.

- 9.3. Participant Identification.** For the purposes of these Contest Rules, the participant is the person whose name was communicated to the Organizer's certified advisor at the call center, and it is to this person that the prize will be awarded if the participant is selected and declared a winner. If a dispute arises regarding identification, it will be deemed to have been sent by the authorized account holder associated with the email address provided at the time of entry. "Authorized account holder" means the natural person who is assigned an email address by an Internet access or online service provider, or other company assigning email addresses for the domain associated with the e-mail address submitted.
- 9.4. Declaration and Waiver of Liability.** By entering or attempting to enter this contest, any participant selected for a prize releases the Organizer, its parent company, any companies, trusts or other legal entities controlled by or related to them, the Régie des alcools, des courses et des jeux, the advertising and promotion agencies and the suppliers of prizes, goods and services within the framework of the contest and all of their directors, officers, owners, associates, employees, agents, representatives, successors and assigns (collectively, the **"Release Beneficiaries"**) from all damages and liability relating to the contest or relating to the prize. In order to be declared a winner, the selected participant will be required to sign the *Declaration and Waiver of Liability* form containing a declaration of compliance with the Contest Rules and confirming this release of liability in favor of the Release Beneficiaries.
- 9.5. Liability.** Without limiting the generality of the above waiver, Release Beneficiaries disclaim all liability for (i) any typographical (or other) errors contained in the offer or materials relating to the administration of the contest, including, without limitation, errors in advertising, Contest Rules, winner announcement, awarding of the prize or malfunction, problems or technical difficulties experienced with networks, telephone lines, SMS messaging systems, any computer component, any software or any communication line, relating to the loss or absence of network communication or relating to any faulty, incomplete, incomprehensible or erased transmission by any computer, server or service provider or any software, virus, computer bug, failure of personal computers or configuration of software and hardware, or failed attempt to transmit any email or other communication to the Organizer or an participant for a for any reason, including congestion on any network or failure of any site which may limit any person's ability to participate in the contest; (ii) any late, lost, stolen, delayed, not received, damaged, misdirected, incomplete or inaccurate entries; (iii) any failure to receive entries due to transmission problems or technical failures of any kind, including, without limitation, the malfunction of any networks, servers, access providers, hardware or software that it is attributable to the sender or to the recipient being able to limit for all persons the possibility of participating in the contest or to prevent it from doing so; and (iv) any damage that may be caused, directly or indirectly, in whole or in part, to the system or device of the participant or another person, by the downloading of any website page or any software or other and by the transmission of any information regarding the contest.

- 9.6. Intellectual Property.** All participants and materials relating to the contest, including, but not limited to, *Declaration and Waiver of Liability* forms, information of a technical, technological or operational nature and information relating to designs, computer systems, software, logos, trademarks and intellectual property are and remain the exclusive property of the Organizer.
- 9.7. Participant's and Winner's Personal Information Consent.** By participating in the contest, participants consent to the collection, use, communication and retention of their personal information by the Organizer and its agents and/or authorized representatives for the purpose of the administration of the contest and awarding the prize. By accepting a prize, the winner authorizes the Organizer and its agents and/or authorized representatives to use their personal information (including their name, address, statements, photographs, images and other representations and/or recordings), for publicity purposes in all media (including, but not limited to, the Organizer's website and Facebook page), without further notice and without any form of compensation. Any participant may be required to sign a confirmation to this effect. For any additional information concerning the processing of your personal information, including in particular the situations in which the Organizer may communicate the collected personal information outside the province of residence of the participant and the rights of access and rectification of participant's personal information, the participant can consult the Privacy Policy on the Organizer's website at <https://www.securiglobe.com/en/personal-information-protection/>.
- 9.8. Cancellation, Suspension or Amendments.** The Organizer reserves the right, at its sole discretion, to cancel, suspend or modify all or part of this contest, or to terminate it, if an event occurs that may alter or affect the administration, security or impartiality of the contest as provided in these Contest Rules, subject to the approval of the Régie des alcools, des courses et des jeux du Québec, if required.
- 9.9. End of Participation.** In the event that the contest ends, in whole or in part, before the end of the Contest Period, the draw may be made, at the discretion of the Organizer, from among eligible entries duly registered during the Contest Period or, where applicable, until the date of the event which put an end to the competition.
- 9.10. Dispute.** Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the board only for the purpose of helping the parties reach a settlement.
- 9.11. Applicable Laws.** The contest is subject to all applicable federal, provincial and municipal laws and regulations.
- 9.12. Severability.** If any paragraph of these Contest Rules is declared illegal or invalid by a court of competent jurisdiction, such paragraph shall be deemed void. The other paragraphs shall not be affected and will remain applicable.

9.13. Precedence. In the event of any discrepancy or inconsistency between the terms of these Contest Rules in the English version and the declarations or other statements contained in the contest documents, including the advertising, the website, the French version of these Contest Rules and/or point-of-sale advertising material, television, print or online advertising, the terms of the French version of these Contest Rules shall take precedence to the extent permitted by law.

9.14. Consultation of the Contest Rules. These Contest Rules are available on the Organizer's website at www.securiglobe.com/contest2025.

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Note — In these Contest Rules, the masculine gender is used without any discrimination and for the sole purpose of simplifying the text.