

OFFICIAL RULES & REGULATIONS

MANULIFE HEALTH AND DENTAL CONTEST (THE “CONTEST”)

FOR CANADIAN RESIDENTS ONLY (Excluding residents of the Province of Quebec)

The Contest is administered by The Manufacturers Life Insurance Company (Manulife).

1. CONTEST ENTRY PERIOD

The Contest Entry Period begins on **August 29th, 2022, at 12:01 AM** Eastern Time (ET) (the “Contest Start Date”), and ends on **November 20th, 2022, at 11:59 PM** inclusive (the “Contest Period”).

Daily Prizes

The Contest Entry Period for Daily Prizes will start at 12:01 AM Eastern Time (ET) daily and end at 11:59 PM inclusive. All Entry Forms received during this period will count for that day’s Entry draw. For Entrants submitting paper applications, your Entry day will be determined based on when your Entry Form is received by Manulife.

2. HOW TO ENTER

To enter the Contest, you must complete one of the following actions (“Entry Forms”):

1. Apply with a Credit Card; or
2. Email an essay to more_info@manulife.com about how Manulife Health & Dental Insurance has positively impacted you. Along with your essay, please include your First Name and Phone Number. Essay must be under 1,000 words, in English or French.

Limit: Only one (1) Entry per person. Duplicate Entries or Entries made by one person using multiple email accounts will be disqualified.

All Entry Forms and Entries, once submitted, become the property of Manulife. Only Entries received by Manulife will be considered. Proof of Entry transmission or submission shall not constitute proof of receipt. The sole determinant of time for a valid Entry in this Contest will be the Contest server. Manulife reserves the right to refuse any Entry in its absolute discretion.

Online or Phone access is required in order to participate in this Contest. Many public libraries, retail businesses, and others offer free access to computers and Internet service.

3. ELIGIBILITY REQUIREMENTS

The Contest is open to Canadians who applied for a Manulife Individual Health & Dental Insurance plan and opted to pay by Credit Card; or individuals who share their essay regarding how Manulife Health & Dental Insurance has positively impacted them. All Entrants must be Canadian citizens or permanent residents residing in Canada (excluding the Province of Quebec) and who have reached the age of majority in their province/territory of residence at the time of Entry, except for those individuals who are Manulife and/or its affiliates’, suppliers’, service providers’, or promotional or advertising agencies’ directors, officers, or employees, as well as those with whom such individuals are domiciled.

4. Prize

- A total of eighty-four (84) daily pre-paid gas and groceries gift cards will be awarded over eighty-four (84) days. There will be forty-two (42) gas gift cards and forty-two (42) grocery gift cards valued at \$1,000 CAD (the “Daily Prize”) each.
- Two (2) separate prepaid gift cards, one (1) for gas and one (1) for groceries, will be awarded at the end of the Contest. Both Prizes will be valued at \$12,000 CAD (the “Grand Prize”) each.

The manufacturers of the Prizes are not participants and/or sponsors of the Contest.

5. DRAW

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The **Daily Prizes** will be drawn every week on the first business day from the prior seven (7) days in **Toronto, Ontario**. One (1) Entrant will be randomly selected among all completed eligible Entries for each of the prior seven (7) days.

The **Grand Prizes** will be drawn on November 24th, 2022, in **Toronto, Ontario**. Two (2) Entrants will be randomly selected among all the completed eligible Entries.

All Entrants will have the opportunity to win two (2) Prizes, one (1) Daily Prize and one (1) Grand Prize. The odds of winning depend on the number of completed eligible Entry Forms received during the respected Prize periods.

6. CLAIMING OF PRIZE

The person with a selected Entry ("**Selected Entrant**") will be notified by phone on a business day with instructions (using the contact information provided on the submitted application) 48 hours following the selection. If Manulife cannot reach the Selected Entrant within 48 hours or if the Selected Entrant fails to comply with one of the conditions mentioned in these Contest Rules or to accept the Prize as awarded, the Selected Entrant will be disqualified from the Contest.

To be declared a winner, Manulife may ask each Selected Entrant to verify that they meet the eligibility requirements in Section 3 of these Contest Rules and may require them to provide proof of identification. Each Selected Entrant must correctly answer, without assistance of any kind, a time-limited mathematical skill-testing question administered by Manulife.

Where a Selected Entrant is disqualified from the Contest, Manulife may, at its sole discretion, hold a new draw based on all other eligible Entries until an alternate Selected Entrant is declared a winner. For Daily and Grand Prizes, in the event that no alternate Selected Entrant has been declared a winner after three (3) draws, Manulife may, at its sole discretion, remove the Prize, in whole or in part.

No Prize is transferrable, and no substitution of a Prize is permitted except at the discretion of Manulife who reserves the right to substitute a Prize with another reward of comparable or greater value if the Prize(s) are unavailable or cannot be awarded as described for any reason. The confirmed winners of the Contest must accept the Prize as awarded and must sign Manulife's declaration and release form. Any and all taxes (including any federal or provincial sales taxes), costs, fees, expenses, or any other charges which may be owing on the Prize are the sole responsibility of the winner of the Contest.

7. PERSONAL INFORMATION

When entering the Contest, certain personal information will be required (including **First Name, Phone Number, and Email Address**). Such required personal information will be used to administer the Contest (e.g. to contact a participant or participant's designate with a Selected Entry). All personal information collected from participants will be handled in accordance with the terms and conditions of Manulife's privacy policy, which can be found on [Manulife.ca/privacy-policies](https://www.manulife.ca/privacy-policies).

8. GENERAL CONDITIONS

Agreement. By complying with one (1) of the two (2) Contest Entry requirements, you agree to these Contest Rules.

Applicable laws. By entering the Contest, each participant agrees (a) that any and all disputes, claims, and causes of action arising out of or in connection with this Contest or any Prize shall be resolved in accordance with the laws of the Province of Ontario and federal laws applicable therein, and (b) to irrevocably submit to the exclusive jurisdiction of the courts of the Province of Ontario over any claim or matter arising under or in connection with the Contest or these Contest Rules.

Participant identification. The participant is the person whose name appears as the primary applicant on the health & dental application form, or the name provided for the email essay

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submission, and it is to this person to whom a Prize will be awarded if they have a selected Entry and are declared a winner in accordance with Section 6 of these Contest Rules. In the event of a dispute as to the identity of a participant, the Entry Form will be deemed to be submitted by the established holder of the email account associated with the Entry Form.

Verification. Entries are subject to verification and will be declared invalid if they are illegible, mechanically reproduced, mutilated, forged, falsified, altered, incomplete, fraudulent or tampered with in any way, registered or submitted late, contain an invalid Email Address, or are otherwise non-compliant. Manulife shall have the right at any time to require proof of identity and eligibility to enter the Contest. Failure to provide such proof may result in disqualification.

Disqualification. Manulife reserves the right to disqualify a person or to cancel one or several Entries of a person who participates or tries to participate in the Contest by using methods that do not comply with these Contest Rules or that are unfair to the other participants (e.g. Entry exceeding the authorized limit). Such a person may be reported to the appropriate legal authorities. Entries that are late, lost, stolen, false, illegible, damaged, misdirected, mutilated, garbled or incomplete, altered or otherwise irregular, or that do not conform with or satisfy any or all of these Contest Rules will be void. Manulife reserves the right, in its sole discretion, to disqualify any participant should such participant at any stage supply untruthful, incomplete, inaccurate, or misleading personal details or information in his/her Entry Form, Entry, or otherwise.

Conduct of the Contest. Any attempt to deliberately damage the website on which the Contest is held and/or any related website or to sabotage the legitimate course of the Contest constitutes a violation of civil and criminal laws. Should there be any threats of violations, Manulife reserves the right to reject the participant's Entry Form and obtain legal or equitable relief under the applicable laws.

No liability: Conduct of the Contest. Manulife, its affiliates and its respective directors, officers, employees, agents, independent contractors, suppliers, or service providers (collectively, "Manulife and its Representatives") will not be liable for any computer system, software or phone line malfunctions; any loss or absence of network server connections; or any defective, incomplete, jumbled, or scrambled computer transmissions or transmission failure by any computer or network that might restrict or prevent participation in the Contest. Manulife and its Representatives will be not liable for any damage or loss caused, directly or indirectly, in whole or in part, by the downloading of any software or form or by the transmission of any information in connection with the Contest.

Release of liability and authorization: Use of the Prize. By accepting the Prize, the confirmed winner: confirms compliance with these Contest Rules; acknowledges that the Prize is not transferable and must be accepted as awarded; consents to the use of their name, city of residence, Entry, voice, statements, photographs, and/or likenesses for publicity, advertising, or informational purposes in any medium and in any format carried out by Manulife, its affiliates or its advertising and promotional agencies, or suppliers without any form of compensation; releases Manulife and its Representatives from all liability for damages the winners may suffer following acceptance and use of the Prize, and agrees to sign, before taking possession of the Prize, a release to that effect.

Termination of participation in the Contest. In the event that the computer system cannot register the Entry Forms during the Contest Period for whatever reason, or if participation in the Contest must be terminated in whole or in part before the end date provided in these Contest Rules ("Early End Date"), Manulife may, at its sole discretion, proceed with the draw among the Entries duly completed up to and including the Early End Date.

Prize limit. In no event shall Manulife be required to award more Prizes than indicated in these Contest Rules or to award a Prize other than in compliance with these Contest Rules.

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Final decision. Any decision by Manulife and its Representatives regarding the Contest and the Contest Rules is final and binding without appeal.

Severability. If a section of the Contest Rules is declared or deemed illegal, unenforceable, or invalid by a competent court, that section shall be considered invalid, but all unaffected sections will be applied within the limits of the law.

To obtain a list of winners, or for any questions about this Contest, please contact Craig McMullen, Marketing Manager by email at craig.mcmullen@manulife.ca.

Health & Dental Insurance is underwritten by **The Manufacturers Life Insurance Company (Manulife)**.

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