

# Crack the code Contest

## OFFICIAL RULES

**NO PURCHASE NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT IMPROVE CHANCES OF WINNING. THE FOLLOWING CONTEST IS OPEN TO LEGAL RESIDENTS OF CANADA ONLY, WHO MEET THE ELIGIBILITY REQUIREMENTS (AS DEFINED IN THE RULES BELOW).**

**Promotion Period:** The grand prize contest event is scheduled to occur **October 4 – 6, 2024** at the **Halifax Exhibition Centre, 200 Prospect Road, Halifax, NS B3T 1P2**. The contest is subject to all applicable Federal, Provincial and local laws and regulations and is void where prohibited.

**Who May Enter:** Contest is open to legal residents of Canada and are age 18 or older as of date of entry, except the following persons who are not eligible to enter:

- (a) Individuals who are unable or unwilling to participate in the grand prize contest event between October 4 – 6, 2024
- b) Employees of James McKeown Ltd, the insurer or its representatives.

**How to Enter:** **300** Participants will be able to enter the Crack the Code Contest. Participants will complete Pal's sign up registration form, which requires their full name, email address, phone number and your guess at the 6 digit code.

**How to Play:** A predetermined winning six (6) digit number will be electronically, randomly selected prior to the start of the contest by the Program Administrator (PAL Insurance). The code will be stored in the secured data and also placed in a sealed security envelope that will be sent to the insured two (2) days prior to the contest date. Each eligible contestant will each be given a maximum of one opportunity to attempt the contest on the event date. In order to be a valid attempt, each eligible contestant must complete the following in the presence of the contest administrator:

1. Enter full name, email address and phone number along with their six (6) digit number guess.

**Claiming the Grand Prize:** At the end of the contest period, once the 184 attempts have been recorded in the registration binder, the list will be forwarded to the contest administrator (PAL INSURANCE) by fax or e-mail or other pre-agreed method. Program administrator (PAL INSURANCE) will check the list against the correct code and contact INSURED within 24 hours to confirm the result of the contest. If the program administrator (PAL INSURANCE) finds no winner, INSURED may open the sealed envelope for verification. If the program administration (PAL INSURANCE) does declare a winner to the contest, the sealed envelope must be returned to administrator (Pal Insurance) in its original sealed condition. In order to claim the grand prize, an eligible contestant must record the winning six (6) digit number (as contained in the sealed security envelope) in the registration binder.

**Prize Awards & Delivery:** In the event of a successful attempt, the corresponding contestant will be eligible to claim the grand prize subject to approval and verification of compliance with these official rules. The grand prize for this contest will be: **\$25,000.00 CDN** to the winning contestant. **A maximum (1) grand prize will be awarded to the first contestant who successfully completes the contest requirements. In the event there is no grand prize winning attempt, then the grand prize will not be awarded.**

Grand prize winner will be required to complete and return an insurance card before prize will be awarded. Failure to collect or properly claim any prize in accordance with these rules will result in forfeiture of the prize. If forfeited for any reason, contestant will not receive any other prize substitution or compensation. If no contestant successfully matches the predetermined six (6) digit number in exact order according to the contest rules and contract terms and conditions, no grand prize will be awarded. Total approximate retail value (ARV) of all available prizes: **\$25,000.00 CDN**.

**Additional Rules & Restrictions:** By participating in this contest, entrants agree to abide by and be bound by the Official Rules and the decisions of the Administrator, which shall be final in all matters relating to this contest. In the event an entrant wins a prize, and is later found to be in violation of these rules he/she will be required to forfeit the prize or to reimburse Sponsor for the stated value of the prize if such violation is discovered after winner has used the prize for purposes of advertising and trade in any media worldwide without limitation or further compensation unless prohibited by law. False, fraudulent or deceptive entries or acts shall render entrants ineligible for any prize. Sponsor and Administrator are not responsible for any typographical or other error in the printing or advertising of the offer, administration or execution of the contest or in the announcement of the prizes/prize winners. By accepting prizes, winners agree to hold sponsor, and release any claims, losses, actions, or damages of any kind, whether actual, incidental or consequential, for injury (including but not limited to death), damages, losses or expenses arising out of or relating to entrant – related activities (including but not limited to travel related thereto), and to assume all liability in connection therewith. Releases shall not be liable to any winner, entrant or any other person for failure to supply the prize or any part thereof by reason of any acts of God, any actions, regulations, orders, or requests by any governmental entity, equipment failure, terrorist acts, war, fire, unusually severe weather, embargo, labor dispute or strike, or than the advertised maximum number of prizes will be awarded for any reason.

**INCASEOF DISPUTES:** By participating, each participant agrees that (1) any and all disputes, claims, and causes of action arising out of or in connection with this Promotion, or any rebates awarded, shall be resolved individually, without resort to any form of class action, any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion, but in no event attorneys' fees; and (3) under no circumstance will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, and consequential damages, and any other damages, other than for actual out -of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and Sponsor in connection with this Promotion, shall be governed by, and construed in accordance with the Federal/ provincial laws of Canada,

**Odds:** The odds of an eligible contestant winning the grand prize by correctly guessing the winning six (6) digit code are **1:1,000,000**

**Program Administrator:** This Promotion is operated by **PAL Insurance Brokers Canada, LTD, 2 Norfolk St. South, Simcoe, ON N3Y 2V9**.

## **P.A.L. Insurance Brokers Canada Ltd. Claims protocol**

In the Event of a Claim:

In order to report a claim, please follow the below Claims Protocol

- Step 1) Please contact your Broker / Underwriter at P.A.L. Insurance Broker's Canada Ltd. to request a Notice of Loss Form by email or telephone 800-265-8098, followed by your PAL representative's extension.
- Step 2) Complete the Notice of Loss Form and return with as much claims detail as possible to your Broker / Underwriter at P.A.L. Insurance Broker's Canada Ltd.
- Step 3) Your PAL Representative will then attach this claim information to your file
- Step 4) This claim information will then be sent to Maxwell Claims Services for review
- Step 4) A Maxwell Claim's Service representative will then contact you.

### **Maxwell Claims**

Tel: 1-800-658-8668  
[info@maxwellclaims.net](mailto:info@maxwellclaims.net)

To report a claim outside of business hours, or in the event of an emergency, please dial **1-800-658-8668**.