



# Contest

## Rules

The **Contest**, held in Canada by Industrial Alliance Insurance and Financial Services Inc. (hereinafter “iA”)<sup>1</sup>, runs from 9:00 a.m. (ET) on September 21, 2015 to 9:00 a.m. (ET) on February 15, 2016. There will be five (5) draws, which will take place at 2:00 p.m. (ET) on October 19, 2015; November 16, 2015; December 14, 2015; January 11, 2016; and February 15, 2016.

### 1. How to enter

NO PURCHASE IS NECESSARY. Eligible members of an iA group insurance plan can enter the contest by signing up for direct deposit **and** notification services, by submitting an E-claim and/or by using WebRx, and doing so by 9:00 a.m. (ET) on October 19, 2015; November 16, 2015, December 14, 2015, January 11, 2016; or February 15, 2016.

To enter, eligible members must have Internet access and a valid email address.

### Contest entries

- Enrolment in direct deposit and notification counts as one (1) entry per draw, with a maximum of five (5) chances to win a prize. Members who are already signed up for direct deposit or notification at the commencement of the contest, on September 21, 2015 at 9:00 a.m. (ET), cannot enter the contest in that manner.
- An E-claim counts as one (1) entry per draw, with a maximum of five (5) chances to win a prize.
- Use of WebRx counts as one (1) entry per draw, with a maximum of five (5) chances to win a prize.

Enrolment between 9 a.m. (ET) on September 21, 2015 and 9:00 a.m. (ET) on October 19, 2015:	5 chances
Enrolment between 9:00 a.m. (ET) on October 19, 2015 and 9:00 a.m. (ET) on November 16, 2015:	4 chances
Enrolment between 9:00 a.m. (ET) on November 16, 2015 and 9:00 a.m. (ET) on December 14, 2015:	3 chances
Enrolment between 9:00 a.m. (ET) on December 14, 2015 and 9:00 a.m. (ET) on January 11, 2016:	2 chances
Enrolment between 9:00 a.m. (ET) on January 11, 2016 and 9:00 a.m. (ET) on February 15, 2016:	1 chance

E-claims between 9:00 a.m. (ET) on September 21, 2015 and 9:00 a.m. (ET) on October 19, 2015:	5 chances
E-claims between 9:00 a.m. (ET) on October 19, 2015 and 9:00 a.m. (ET) on November 16, 2015:	4 chances
E-claims between 9:00 a.m. (ET) on November 16, 2015 and 9:00 a.m. (ET) on December 14, 2015:	3 chances
E-claims between 9:00 a.m. (ET) on December 14, 2015 and 9:00 a.m. (ET) on January 11, 2016:	2 chances
E-claims between 9:00 a.m. (ET) on January 11, 2016 and 9:00 a.m. (ET) on February 15, 2016:	1 chance

Use of WebRx between 9:00 a.m. (ET) on September 21, 2015 and 9:00 a.m. (ET) on October 19, 2015:	5 chances
Use of WebRx between 9:00 a.m. (ET) on October 19, 2015 and 9:00 a.m. (ET) on November 16, 2015:	4 chances
Use of WebRx between 9:00 a.m. (ET) on November 16, 2015 and 9:00 a.m. (ET) on December 14, 2015:	3 chances
Use of WebRx between 9:00 a.m. (ET) on December 14, 2015 and 9:00 a.m. (ET) on January 11, 2016:	2 chances
Use of WebRx between 9:00 a.m. (ET) on January 11, 2016 and 9:00 a.m. (ET) on February 15, 2016:	1 chance

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<sup>1</sup> iA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.



There is a limit of three (3) entries per draw - one (1) per method indicated below - which makes a total of fifteen (15) chances for each plan member to win a prize during the entire contest period. Once a member enters the contest using any of the methods indicated below, his/her entry is valid for all the draws after the date of entry. A member can only win one (1) of the five (5) prizes during the entire contest period.

To use iA's e-services and thereby enter the contest, members first must activate their My Client Space account (if they have not already done so). Here's how to do that:

1. Go to ia.ca.
2. In the top right corner of the page, click on **Connect** to access **My Client Space**, then click on **Need a secure access?**
3. Select **Client**, click on **Register**, then follow the on-screen instructions. Members will then receive an access code and password.

#### **New enrolments in direct deposit and notification services**

Plan members can sign up for direct deposit and e-notification by following the instructions below:

##### **Through our secure website My Client Space**

1. Go to ia.ca.
2. In the top right corner of the page, click on **Connect** to access **My Client Space**, enter access code and password and click on **Sign in**.
3. In the **Your Contracts** section, click on your group plan.
4. In the left menu, click on **Direct Deposit and Notification**.
5. Enter your banking information and click on **Validate**.
6. Check **I confirm** and click on **Next step**.
7. Enter your personal and/or work email, click on **Next step**, then on **Submit**.

##### **Through our iA Mobile app**

1. Download our free iA Mobile app from the App Store or from Google Play.
2. Enter access code and password on login page.
3. Click on the **Direct Deposit** icon and follow the instructions.

Plan members will automatically be entered in the contest once **both services** have been added to their profile.

#### **E-claims submissions**

Plan members can submit E-claims by following the instructions below:

##### **Through our secure website My Client Space**

1. Go to ia.ca.
2. In the top right corner of the page, click on **Connect** to access **My Client Space**, enter access code and password and click on **Sign in**.
3. In the **Your Contracts** section, click on your group plan.
4. In the left menu, under Claims, click on **E-claims** and follow the instructions.

##### **Through our iA Mobile app**



1. Download our free iA Mobile app from the App Store or Google Play.
2. Enter access code and password on login page.
3. Click on the **Claims** icon and follow the instructions.

Plan members will automatically be entered in the contest once an E-claim is submitted.

### **Use of WebRx**

Plan members can use WebRx by following the instructions below:

#### **Through our secure website My Client Space**

1. Go to ia.ca.
2. In the top right corner of the page, click on **Connect** to access **My Client Space**, enter access code and password and click on **Sign in**.
3. In the **Your Contracts** section, click on your group plan.
4. In the left menu, under Claims, click on **WebRx** and follow the instructions to discover its various functions

#### **Through our iA Mobile app**

1. Download our free iA Mobile app from the App Store or Google Play.
2. Enter access code and password on login page.
3. Click on the **WebRx** icon and follow the instructions to discover its various functions

Plan members will automatically be entered in the contest once WebRx has been used.

Plan members who sign up for direct deposit and notification, submit an E-claim or use WebRx between September 21, 2015 and February 15, 2016 but who do not wish to take part in the contest may contact our Customer Service department at 1-877-422-6487 to withdraw their entry.

## **2. Eligibility**

This contest is open to iA group insurance plan members who reside in Canada and who have reached the age of majority in their province of residence at the time of the draw.

Employees and retirees of iA or any of its subsidiaries, as well as financial advisors and representatives under contract with iA or any of its subsidiaries, are not eligible to enter the contest.

Immediate family members (brothers, sisters, children, fathers, mothers), spouses or common-law partners, and anyone living with any person who is not eligible, as indicated above, may not enter the contest.

## **3. Prizes**

The prize offered for each draw is an Apple Watch Sport, with a 42 mm silver aluminum case and a sport band, valued at \$596.72. The total value of the prizes is approximately \$2,983.60.

## **4. Draws**

The random draws will be made by an authorized person at 2:00 p.m. (ET) on October 19, 2015; November 16, 2015; December 14, 2015; January 11, 2016; and February 15, 2016 at the iA office located at 680 Sherbrooke Street West, Montreal, Quebec, under the supervision of a member of a



professional body employed or designated by iA, from among all the eligible entries received no later than 9:00 a.m. (ET) on October 19, 2015; November 16, 2015; December 14, 2015; January 11, 2016; and February 15, 2016.

The draw will be made as follows:

1. A list will be generated of eligible members who enrol in direct deposit and notification between 9:00 a.m. (ET) on September 21, 2015 and 9:00 a.m. (ET) on October 19, 2015.
2. A list will be generated of eligible members who submit E-claims between 9:00 a.m. (ET) on September 21, 2015 and 9:00 a.m. (ET) on October 19, 2015.
3. A list will be generated of eligible members who use WebRx between 9:00 a.m. (ET) on September 21, 2015 and 9:00 a.m. (ET) on October 19, 2015.
4. The three (3) lists will contain the group, account and certificate numbers of plan members.
5. The three lists will be transferred to an Excel spreadsheet where each member will be assigned a number. This number will identify the member in the draw.
6. Using the RANDBETWEEN function in Excel and specifying the first and last number assigned, a random number will be automatically generated.
7. The winner will be identified by comparing the winning number to the three (3) original lists.
8. If the winner has already won one (1) of the (five) 5 contest prizes, a new winner will be identified by following the same procedure.
9. The same procedure will be used for the four (4) subsequent draws to take place on the above-mentioned dates. The date October 19, 2015 in the procedure indicated above will be replaced by the date of the next draw.

## 5. Claiming prizes

The member whose name is randomly drawn will be contacted by email within thirty (30) days of the draw date. To be declared a winner, the member must correctly answer a mathematical skill-testing question over the phone, without assistance and within a limited time period, at a time agreed upon by the parties by email.

If a member responds incorrectly to the skill-testing question, or cannot be reached by phone to answer the question within thirty (30) days of the draw date, the member will lose his/her eligibility status and another winner will be randomly selected from among the entries.

The prize will be sent to the winning member six (6) to eight (8) weeks after the draw by a means yet to be determined.

The name of the winner of the first draw will be posted on the iA website at [ia.ca/apple](http://ia.ca/apple) as of October 23, 2015 or earlier.

The name of the winner of the second draw will be posted on the iA website at [ia.ca/apple](http://ia.ca/apple) as of November 20, 2015 or earlier.

The name of the winner of the third draw will be posted on the iA website at [ia.ca/apple](http://ia.ca/apple) as of December 18, 2015 or earlier.

The name of the winner of the fourth draw will be posted on the iA website at [ia.ca/apple](http://ia.ca/apple) as of January 15, 2016 or earlier.



The name of the winner of the fifth draw will be posted on the iA website at [ia.ca/apple](http://ia.ca/apple) as of February 19, 2016 or earlier.

#### **6. Decisions and disputes**

All decisions made by contest officials are final. However, for Quebec residents, any dispute respecting the conduct or organization of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any dispute respecting the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.

iA reserves the right to change the contest conditions or to end the contest at any time, without notice, subject, in Quebec, to approval from the Régie des alcools, des courses et des jeux.

#### **7. Acceptance and substitution of prizes**

The prize must be accepted as awarded and may not be transferred to another person, substituted for another prize or exchanged, in whole or in part, for cash. It may not be the subject of negotiations.

If, for reasons beyond its control, unrelated to the person selected, iA is unable to award the prize, iA reserves the right to award, at its absolute discretion, a prize of the same nature and value or the prize equivalent in cash.

#### **8. Limited liability**

Contest participants confirm their acceptance of these rules and release iA and its employees, agents, representatives and subsidiaries from all liability for any damages they may suffer as a result of their participation in the contest.

#### **9. Winner's authorization**

The winner authorizes iA to use their name, photograph, place of residence, voice and/or image, if required, for publicity purposes, without any form of compensation, and agrees that this information may be published on the iA website ([ia.ca](http://ia.ca)) and in Infobulletins, communiqués and promotional emails.

#### **10. Entry documents and communications**

iA remains, at all times, the exclusive owner of all entry documents. No correspondence will be exchanged **with contest participants**. Only the winner will be contacted by email and informed of how to obtain the prize.

#### **11. Applicable laws**

The contest is subject to all **applicable** laws and regulations and to the contest rules, which are available on the iA website at [ia.ca/apple](http://ia.ca/apple). A paper copy of the rules may be ordered by calling 1-877-422-6487.

#### **12. Severability**

If a section of these rules is declared or deemed by a competent authority to be illegal, unenforceable or invalid, it will be considered null and void, but all other unaffected sections will be applicable, to the extent permitted by law.



### **13. Personal information**

As part of this contest, iA is required to collect personal information about contest participants, which it will keep in a confidential manner.

iA will use the information collected for identification purposes for this contest, in particular to notify the winners. iA will communicate with the policyholder of the winner's group insurance plan to inform him/her of the winner's name and obtain the information needed to contact the winner, if necessary.

If iA retains the services of companies specializing in prize delivery, these companies will only be authorized to use personal information for the purposes of delivering the prizes.

For any questions regarding the use, protection or transmission of personal information, please write to us at the following address:

Industrial Alliance, Insurance and Financial Services Inc.  
Communications Department  
1080 Grande Allée West  
PO Box 1907, Station Terminus  
Quebec City, QC G1K 7M3