

Contest rules

Auto and home insurance renewal dates



This contest is presented by iA Financial Group and is intended for its customers.

Contest

The Auto and Home Insurance Renewal Dates Contest («the Contest») is held by Industrial Alliance, Insurance and Financial Services Inc. («the Contest Organizer»). The Contest takes place in Canada from 9:00 am on May 15, 2026, to 11:59 pm on January 15, 2027, Eastern Standard Time («Contest Period»).

There will be one draw per quarter, for a total of four (4) draws during the Contest Period. There are a total of four (4) prizes of \$1,500 to be won, one (1) prize per quarter, awarded to one (1) winner each quarter.

Eligibility

The Contest is open to customers of the Contest Organizer or one of its subsidiaries, excluding iA Auto and Home Insurance, who are residents of Canada and have reached the age of majority in their province of residence at the time of the draw («Participant»).

Employees of the Contest Organizer or one of its subsidiaries, as well as financial security advisors or representatives contracted with the Contest Organizer or one of its subsidiaries, and any person with whom they are domiciled, are not eligible for the Contest.

How to Participate

To participate in the contest, the Participant must visit the contest webpage and provide their contact information, their intention to travel in the coming months, and their auto and/or home insurance contract renewal date(s).

Participation in the Contest is valid for the quarter in which the entry form is completed. A Participant is eligible only for the draw corresponding to that quarter and is not eligible for draws in subsequent or previous quarters unless they enter again during another quarter.

Consent Regarding Participant's Personal Information

By participating in this Contest, the Participant authorizes the Organizer to collect and use their full name, email address, city, postal code, phone number, travel intention, and auto and/or home insurance contract renewal date(s), and to communicate this information to a specialized company for the purpose of conducting the draw and awarding the prize, if applicable.

For more information, please refer to the Privacy Notice: [Protection of Personal Information | iA Financial Group](#).

Prizes

A total of four (4) Prizes of \$1,500 will be awarded in four (4) draws during the Contest Period. The value of the quarterly prize is \$1,500 ("the Prize"). All eligible Participants will be entered into a random draw.

The Prize must be accepted as awarded and cannot be transferred to another person or exchanged.

The winning Participant may also choose to contribute the total value of the Prize as a contribution to one of the Contest Organizer's investment products. If the winner does not have an investment contract with the Contest Organizer, an advisor from their distribution network will meet with the winner to choose one of the Contest Organizer's products. If the winner is a customer of the Contest Organizer, they will need to meet with the advisor from their distribution network with whom they usually do business to complete the transaction. The Contest Organizer will then make a lump-sum deposit of \$500 and provide appropriate advice.

Draw

The draw will be conducted by an authorized representative on the second Thursday following the end of each contest quarter, at the Contest Organizer's head office, located at 1080 Grande Allée Ouest, Québec (Québec) G1K 7M3, under the supervision of a member of a professional order employed or mandated by the Contest Organizer, among all eligible entries received during the Contest Period.

The draw may also be held virtually on the Contest Organizer's professional TEAMS platform if circumstances prevent the draw from being held physically at the Contest Organizer's head office.

Chances of Winning

Each Participant has only one chance to win per Contest Period, i.e., once per quarter. Entries in the Contest are not cumulative within the same quarter.

The chances of winning depend on the number of eligible entries at the end of the Contest.

Prize Claim

The Contest Organizer will contact the winner by email or phone to arrange a phone appointment to discuss their options and the steps to claim the Prize.

To be declared a winner, the Participant whose name is drawn must correctly answer a mathematical skill-testing question without assistance and within a given time frame, asked by phone at a time agreed upon by both parties.

The Participant who incorrectly answers the mathematical skill-testing question or cannot be reached by phone within two weeks of the draw will forfeit their right to receive the Prize, be disqualified from the Contest, and their entry will be canceled. A new draw will then be conducted. This process will continue until a Participant correctly answers the mathematical skill-testing question and is declared the winner.

Depending on the choice of the declared winning Participant, the Prize will be awarded as follows:

- (1) In the form of a check made out to the winner and mailed to their residential address;
- (2) In the form of a lump-sum deposit following a meeting with a representative at a location agreed upon with the declared winning Participant, to receive appropriate advice for investing the deposit. This meeting must take place no later than Wednesday, April 1, 2026, at 5:00 PM (Eastern Standard Time).

The declared winning Participant will be responsible for any tax or other consequences that may arise from accepting the Prize.

Decisions and Disputes

All decisions made by the officials responsible for administering the Contest are final.

However, for Participants residing in the province of Québec, any dispute regarding the organization or conduct of a promotional contest may be submitted to the Régie des alcools, des courses et des jeux (the «Régie») for a ruling. Any dispute regarding the awarding of the Prize may be submitted to the Régie solely for the purpose of intervention to resolve the issue.

Contest Modification

The Contest Organizer reserves the right, at its sole discretion, to cancel, terminate, modify, or suspend, in whole or in part, this contest in the event of an event or any human intervention that could corrupt or affect the administration, security, impartiality, or conduct of the Contest, as provided in these rules. In all cases, the Contest Organizer, its subsidiaries, its advertising and promotion agencies, its product or service suppliers related to the contest, as well as its employees, agents, and representatives, cannot be held responsible for awarding more prizes or awarding one or more prizes other than in accordance with these rules, and this, without any liability, in the event that events beyond its control prevent it from continuing the Contest as specified in these rules.

Acceptance and Substitution of the Prize

The Prize cannot be transferred to another person or substituted for another prize or exchanged, in whole or in part, for money. However, in the event that, for reasons beyond its control and unrelated to the winning Participant, the Contest Organizer cannot award the Prize, it reserves the right to award, at its sole discretion, a prize of the same nature and equivalent value or the equivalent of the Prize in cash.

Limitation of Liability

Participants confirm their adherence to these rules and release Industrial Alliance, Insurance and Financial Services Inc., its employees, agents, representatives, and subsidiaries from any unforeseen financial or tax consequences, any damage, injury, and loss they may suffer as a result of their participation in the Contest and the acceptance, possession, use, refusal, or failure to receive a prize.

Participants release Industrial Alliance, Insurance and Financial Services Inc., its employees, agents, representatives, and subsidiaries from any responsibility for any malfunction, failure, or difficulty of any kind with computer or electronic equipment, software, network, website, Internet, or computer; defective, incomplete, or delayed computer transmissions; lost, late, incomplete, or erroneous entries; alterations, thefts, and failures of computer or electronic equipment or typographical errors.

The Contest Organizer, its employees, agents, and representatives release themselves from any responsibility for any damage or loss that may be caused by downloading any software or application related to participation in the Contest.

The Contest Organizer remains the exclusive owner of all participation documents at all times. Only the winner will be contacted by phone or email and informed of the conditions related to obtaining the Prize.

Applicable Laws

The Contest is subject to all applicable federal, provincial, and municipal laws and regulations, as well as these rules, which are available in French and English on the Contest website or from the Contest Organizer at the address mentioned below.

Participation in the Contest and the consent of Participants to participate and comply with the Contest Rules are governed by the laws of the province of Québec and the federal laws of Canada applicable therein. By participating, Participants agree to submit to the exclusive jurisdiction of the courts of Québec.

Severability

If any paragraph of these rules is declared or deemed illegal, unenforceable, or void by a competent authority, it will be considered null, but all other paragraphs that are not affected will be applied to the extent permitted by law.

Discrepancy Between the French and English Versions of the Rules

In the event of a discrepancy between the French and English versions of the Rules, the French version will prevail.