

SPRUCE UP YOUR STORY

OFFICIAL RULES AND REQUIREMENTS

The following are the official rules and requirements pertaining to the Red River Mutual Insurance Company (“Red River Mutual”) Community Campaign “Spruce Up Your Story” (the “Program”). Participants agree to comply with, and abide by, the following rules and requirements and any decisions of Red River Mutual:

1. **Program Applications.** Applications to participate in the Program must be filed on the prescribed form and received by Red River Mutual on or before May 31, 2020.
2. **Program Amount.** The maximum aggregate value of awards to be issued in a calendar year pursuant to the Program is \$40,000.
3. **Eligibility.** (a) Applications must be for projects which pertain to renovating or refurbishing existing community structures or improvements; (b) applications must not be for structures or improvements owned by individuals or privately owned entities; and (c) Red River Mutual staff members, board members and those members of their respective immediate families or persons who are domiciled with any such persons shall not submit any applications pursuant to the Program; and (d) no applications shall be submitted by any entity of which the persons referred to in (c) above are members of the board or an executive of such entities. Red River Mutual brokers and agents are eligible to submit applications as well as assist other eligible applicants under the Program.
4. **Program Awards.** Applications received must be complete and applicants must fulfill any subsequent questions or information requests from Red River Mutual. Applications which, in Red River Mutual’s sole discretion, are deemed worthy of consideration, shall be submitted to Red River Mutual’s employees for a vote as to whether or not to grant an award on the basis submitted to such employees. If a majority of Red River Mutual employees vote in favour of such award it will be granted, subject to conditions and requirements prescribed by Red River Mutual.
5. **Terms and Conditions of Program Awards.** The terms and conditions of any Program award shall be as prescribed by Red River Mutual in its sole discretion. If an applicant chooses to decline the terms and conditions attached to a Program award, it shall promptly so advise Red River Mutual after notification of an award and before any commencement of such award, whereupon the award will not be made. If a Program award is made the applicant must sign a document provided by Red River Mutual agreeing to the terms and conditions of such award which will include, among other things, a requirement that the award be used for the sole purpose described in the application and in strict compliance with the Red River Mutual terms and conditions pursuant to which the award has been granted.

6. **Commitment to Rules and Regulations.** By submitting an application each participant and participants receiving awards agree to (a) abide by these rules and regulations; (b) release and hold harmless Red River Mutual and its directors, officers, brokers, agents and employees from any and all liability for claims, damages including but not limited to claims/damages with respect to acceptance or use or misuse of any award; and (c) the use, without compensation of the applicant's name and any images, videos and materials pertaining to the Program award and the Program in any and all publicity campaigns related to the Program and Red River Mutual including all advertising and news releases and on any website of Red River Mutual and its brokers, agents or designates. Any applicant receiving an award agrees to sign a declaration and release form to this effect in form and content required by Red River Mutual.
7. **Decisions pertaining to the Program.** The decision of Red River Mutual as to the granting of any award under the Program and as to administration and conduct of the Program and all actions and decisions to be made thereunder shall be in the sole discretion of Red River Mutual and final.
8. **Limitation of Liability.** Red River Mutual, its directors, officers, employees, agents and representatives are not responsible for any application or award notification which is lost, misdirected or arrives late as the case may be, whether or not due to the fault of Red River Mutual or any person or thing. Red River Mutual reserves the right, in its sole discretion, to cancel or suspend the Program at any time. Acceptance of an award must be accepted as awarded in the name of the applicant and is not transferable.
9. **Privacy Policy.** By submitting an application for the Program, all entrants consent to the collection, use and disclosure of any personal information by Red River Mutual for the purposes of operating the Program and is permitted by any applicable release form. Personal information is defined as anything that identifies an entrant and an individual, such as home telephone number, age, home address, e-mail address and gender. Red River Mutual will not sell or transmit this information to third parties except for the purpose of administering the Program.
10. **How to Submit an Application.** To submit an application please go to www.SpruceUpYourStory.com/ApplyNow (the Website) and follow the on screen instructions to fully complete the application form which will require you to (a) enter the information as indicated on the application form and (b) agree to the terms and conditions of these rules and regulations applicable to the Program. Once you have fully completed the application form, click the submit button to complete the submission of your application. To be eligible, the application must be received prior to May 31, 2020. No entity shall be permitted to receive more than one award pursuant to the Program.
11. **General Conditions.** All applications become the property of Red River Mutual. Red River Mutual will not be liable for any failure of the Website while during the Program period for any technical malfunction or other problems. All applications

are subject to verification and Red River Mutual reserves the right, in its sole discretion, to require further proof of identity or other information pertaining to the application. Failure to provide any such information requested by Red River Mutual may result in the application not being considered by Red River Mutual. The sole determination of valid entries, Program award winners and terms and conditions applicable to such awards shall be made by Red River Mutual, in its sole discretion. Red River Mutual reserves the right, in its sole discretion, to amend these rules and regulations or the way in which the Program is administered and conducted.

12. **Prevailing Content.** In the event of any discrepancy or inconsistency between these rules and regulations and any other disclosures or statements contained in any Program related materials, including, but not limited to, the Program application form, these rules and regulations shall prevail, govern and control.
13. **Law.** The Program and all matters pertaining thereto shall be governed and construed in accordance with the laws of the Province of Manitoba, or, if the applicant resides in Saskatchewan, the Province of Saskatchewan, including procedural provisions, without giving effect to any choice of law or conflict of laws rules or provisions that would cause the application of any other jurisdictions laws.