



Insurance House Cruise Promotion Contest Rules

Term. The Insurance House Cruise Promotion Contest (the "Contest") will begin December 3, 2018 and ends on December 31, 2019. The Contest will award prizes on based on four different award periods (each an "Award Period"). Award Period 1 runs from December 3, 2018 to March 31, 2019. Award Period 2 runs from April 1, 2019 to June 30, 2019. Award Period 3 runs from July 1, 2019 to September 30, 2019. Award Period 4 runs from October 1, 2019 to December 31, 2019.

Information on how to enter and a list of prizes are outlined as part of these official rules ("Official Rules"). By participating, each entrant agrees to the Official Rules and warrants that his or her participation complies with all requirements set out in the Official Rules.

Prizes.

First Prize. For the cruise prizes, the winner will be responsible for booking the specified cruise with The Cruise and Vacation Authority travel agency ("Travel Agency"). Insurance House will pay up to \$2,500 to the Travel Agency for the cost of the specified cruise and will provide the winner with \$500 spending money at the time the cruise is booked. The winner will be required to book the specified cruise with the Travel Agency within 12 months of being awarded the prize. The winner will be responsible for travel to and from the port sailing location, and any taxes, fees and port expenses.

Second Prize. \$1,000 cash.

Third Prize. \$500 cash.

No prize transfer, assignment, or substitution by winners permitted. If a prize (or part of a prize) is unavailable, Insurance House, in its discretion, reserves the right to substitute the original prize (or that part of the prize) with an alternative prize to the equal monetary value and/or specification, unless to do so would be prohibited by law.

Eligibility.

Award Period 1

During Award Period 1, the agency selling the most new business policies written within the AUGold online rating system and the IHExpress Specialty Homeowners online rating system during the Award Period will be awarded First Prize. The agencies with the second and third most new business policies written within the AUGold online rating system and the IHExpress Specialty Homeowners online rating system during the Award Period will receive Second Prize and Third Prize, respectively.

Award Period 2 and Award Period 3

During Award Periods 2 and 3, the agency with the largest percentage increase of new business



policies written within the AUGold online rating system and the IHExpress Specialty Homeowners online rating system from the prior Award Period will be awarded First Prize. The agencies with the next two largest percentage increases of new business policies written within the AUGold online rating system and the IHExpress Specialty Homeowners online rating system from the prior Award Period will receive Second Prize and Third Prize, respectively.

Award Period 4

During Award Period 4, the agency selling the most new business policies written within the AUGold online rating system and the IHExpress Specialty Homeowners online rating system for all Award Periods combined will be awarded First Prize. The agencies selling the second and third most new business policies written within the AUGold online rating system and the IHExpress Specialty Homeowners online rating system for all Award Periods combined will receive Second Prize and Third Prize, respectively.

General Eligibility Requirements Applicable to each Award Period

To be eligible an agency must write a minimum of 5 new business policies within the AUGold online rating system and the IHExpress Specialty Homeowners online rating system during an Award Period to be eligible. In order for a new business policy to qualify for the Award Period it must be quoted and bound by the last day of the Award Period and it must be active at the time of the drawing for that Award Period. In the event of a tie, the prize will be awarded to the agency with the total highest written premium for the new business policies written within the AUGold online rating system and the IHExpress Specialty Homeowners online rating system for the applicable Award Period.

An agency may win only one of the three prizes awarded each Award Period. For agencies with multiple locations, each location will serve as an eligible location. An agency must be in good standing to be eligible to win any prize. This includes, at the time of the drawing, having an active producer agreement and not having any past due amounts owed to Insurance House. The prize will be awarded to the agency.

Prize winners will be responsible for reporting and paying any federal, state or local taxes related to the prize award(s). Any person winning more than \$600 in prizes from Insurance House will receive an IRS form 1099 at the end of the calendar year and a copy of such form will be filed with the IRS.

Release and Indemnity. By participating in the Contest, each entrant and winner agrees to release, discharge, indemnify, defend and hold harmless Insurance House, its members, officers, directors, agents, suppliers and employees from any claims, losses, and damages arising out of their participation in this Contest, any Contest-related activities, and the acceptance and use, misuse, or possession of any prize awarded hereunder. In order to receive a prize, participants must sign an official release form provided by the Company.

Limitation of Liability.

TO THE EXTENT PERMISSIBLE UNDER APPLICABLE LAW, UNDER NO CIRCUMSTANCES SHALL INSURANCE HOUSE BE LIABLE FOR ANY DIRECT,



INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, INJURY OR LOSS, ARISING OUT OF OR RELATED TO THESE OFFICIAL RULES OR THE CONTEST, WHETHER IN AN ACTION OF CONTRACT, NEGLIGENCE OR OTHER TORTIOUS ACTION, EVEN IF INSURANCE HOUSE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES AND WHETHER OR NOT SUCH DAMAGES ARE FORESEEABLE.

TO THE EXTENT PERMISSIBLE UNDER APPLICABLE LAW, IN NO EVENT SHALL INSURANCE HOUSE'S CUMULATIVE LIABILITY UNDER THESE OFFICIAL RULES OR RELATING TO THE CONTEST EXCEED ONE HUNDRED DOLLARS (\$100.00).

Conditions. Entrants agree that this Contest shall be subject to and governed by the laws of the state of Georgia and the forum for any dispute shall be in the state of Georgia, United States of America. To the extent permitted by law, the right to litigate, to seek injunctive relief or to make any other recourse to judicial or any other procedure in case of disputes or claims resulting from or in connection with this Contest are hereby excluded and any entrant expressly waives any and all such rights. Certain restrictions may apply.

By entering, entrants also agree (a) to be bound by these Official Rules; and (b) if the entrant wins, that Insurance House may use each winner's name, photograph, likeness, and/or voice in any publicity or advertising relating to the Contest or future promotions without compensation or approval (except where prohibited by law). All federal, state/provincial/territorial and local taxes, fees and surcharges and taxes (whether foreign or domestic, and including income, sales, and import taxes) on prizes are the sole responsibility of the prize winners. In the event that the selected winner(s) of any prize is/are ineligible or refuses the prize, the prize will be forfeited and Insurance House, in its sole discretion, may choose whether to award the prize to another entrant. Failure by Insurance House to enforce any of its rights at any stage does not constitute a waiver of those rights.

Right to Cancel or Suspend Contest. If for any reason the Contest is not capable of running as planned for any other cause beyond the control of Insurance House that corrupts or affects the administration, security, fairness, integrity, or proper conduct of this Contest, Insurance House reserves the right, at its sole discretion, to cancel, terminate, modify, or suspend the Contest.

THIS CONTEST IS VOID WHERE PROHIBITED.