

# GIVE YOUR HOME A NEW LOOK BY INSURING YOUR LOAN

## Contest



## RULES

(March 1, 2008 to February 28, 2009)

### CONTEST PERIOD

The *Give your home a new look by insuring your loan* contest is organized by Desjardins Financial Security Life Assurance Company in collaboration with the Desjardins caisses in Quebec. It runs from March 1, 2008 until February 28, 2009 at midnight.

### ELIGIBILITY

To be eligible for the contest, entrants must be Quebec residents 18 years of age or older and hold<sup>1</sup> a mortgage loan as described in the HOW TO ENTER section. Also, none of the mortgage loan holders may, during the reference period,<sup>2</sup> have any ties with Desjardins<sup>3</sup> or live with a person who has ties with Desjardins.<sup>3</sup>

### HOW TO ENTER

The contest has 2 parts. To qualify for either, you must hold<sup>1</sup> an individual mortgage loan<sup>4</sup> or an individual Versatile Line of Credit<sup>4</sup> with a participating caisse populaire for which, during the contest period, you:

#### Part 1

- Took out Disability coverage on Loan Insurance or Line of Credit Insurance;
- Added an insured to the Disability coverage on Loan Insurance or Line of Credit Insurance;
- Improved<sup>5</sup> the Loan Insurance – Disability coverage
- Increased the Disability coverage amount on the Loan Insurance or Line of Credit Insurance.

#### Part 2:

- Held Disability coverage on Loan Insurance during a mortgage loan renewal or on Line of Credit Insurance during a Versatile Line of Credit review that also took place during the promotional period.

No minimum financing amount is necessary.

Each mortgage loan entitles the holder to one entry form for the duration of the contest, regardless of the number of borrowers or insured persons. The entry form must be completed by a person at the caisse who handles mortgage loan insurance offers. This person will indicate each borrower's name and the part of the contest the member is entering, making sure that none of the borrowers has any ties with Desjardins,<sup>3</sup> and then send this form to Desjardins Financial Security's head office. Faxes and photocopies of the entry form will not be accepted.

### PRIZES

- Thirty nine (39) \$20,000 cheques, awarded for part 1;
- One (1) \$20,000 cheque, awarded for part 2.

### SPECIFIC CONDITION RELATED TO THE PRIZES

Entrants must have taken out,<sup>6</sup> improved,<sup>5</sup> increased or continued the Disability coverage on the Loan Insurance or Line of Credit Insurance during the promotional period. In addition, if at the time of the draw:

- the mortgage loan or Versatile Line of Credit has not yet been disbursed, the loan or Versatile Line of Credit application must not

have been cancelled by the borrower and the insurance application cannot have been refused by the insurer;

- the mortgage loan or Versatile Line of Credit has been disbursed, the loan or Versatile Line of Credit and the insurance must still be in force;
- the Versatile Line of Credit was closed after having been disbursed, the insurance must still be in force.

### DISTRIBUTION OF PRIZES

The prizes will be distributed as follows:

- Thirty-nine (39) \$20,000 cheques, awarded for part 1: two winners will be determined by random draw in each of the 19 Business Development Support Divisions (BDS) and one winner will be determined by random draw from among all the BDSs;
- One (1) \$20,000 cheque will be awarded for part 2: one winner will be determined by random draw from among all the BDSs.

### DRAWS

The winners of **part 1** will be determined by manual random draw at the end of the following three periods:

- One winner will be determined on May 13, 2008 at 1:30 p.m. in each of the BDSs (19) from among all the entries received from March 1, 2008 to the day of the draw at noon.
- One winner will be determined on September 17, 2008 at 1:30 p.m. in each of the BDSs (19) from among all the entries received from May 13, 2008 at noon to the day of the draw at noon.
- One winner will be determined on March 18, 2009 at 1:30 p.m. for all of the BDSs combined from among all the entries received from September 17, 2008 to the day of the draw at noon.

The winner of **part 2** will be determined by random manual draw on March 18, 2009 at 1:30 p.m. from among all the entries received from March 1, 2008 to the day of the draw at noon.

Winners will be notified of the prize they have won no later than April 30, 2009.

### CLAIMING PRIZES

Contest organizers will contact the winning entrant's caisse as soon as possible after the draw to ensure he or she complies with all the contest participation rules. As soon as reasonably practicable thereafter, the caisse shall fax the supporting documents to Desjardins Financial Security's head office.

Once the documents confirming the winners' eligibility have been received, representatives from the caisses in question shall contact the winner within a reasonable time period. Winners will be required to correctly answer a mathematical skill-testing question, have complied with the rules set out herein, and completed and signed the statement of compliance with contest rules.

All formalities concerning the distribution of the prizes, including date and time, will be determined by Desjardins Financial Security and each winner's caisse. If, after taking all necessary measures, the winning entrant's caisse representative is unable to contact the winner within 15 business days following the draw, or if the winner has failed to



