

“Win your Travel Insurance!” CONTEST RULES

CONTEST PERIOD

The contest is organized by the Desjardins Financial Security Life Assurance Company. It will run from September 15 to November 30, 2008.

ELIGIBILITY

Quebec residents aged 18 years or over who purchase Travel Insurance for trips lasting 23 days or more during the promotional period can participate in this contest. However, during the contest period, all employees, representatives or agents of the Desjardins Financial Security Life Assurance Company or any entity of the Desjardins Group and anyone living with them cannot participate.

HOW TO ENTER

Anyone who purchase Travel Insurance for trips lasting 23 days or more during the promotional period will be automatically entered.

Anyone who receives a mailout can get an additional chance to enter. To do so, they must place the enclosed sticker on the detachable portion of the mailout and give this portion to a friend. To get an additional chance, this friend must purchase Travel Insurance of trips lasting 23 days or more during the promotional period.

PRIZE

One (1) refund of the Travel Insurance premium of at least \$500, up to \$2,000.

SPECIFIC CONDITION RELATED TO THE PRIZE

At the time of the draw, the contract must not have been cancelled by the insured.

DRAW

No entry coupon is necessary to enter the contest. One (1) name from among all the eligible participants will be drawn electronically on Thursday, December 18, 2008, at 1:30 p.m. at Desjardins Financial Security's Levis office.

CLAIMING THE PRIZE

After the draw, contest organizers will call, as soon as possible, the person whose name was drawn to verify if he meets the participation requirements.

To be awarded the prize, the winner must correctly answer a mathematical skill-testing question, comply with contest rules and sign a declaration form. By participating in this contest, the winner releases the organizers from any liability for any damages that may result from accepting the prize. The person whose name was randomly drawn has fifteen (15) days following the mailing of a letter that includes the mathematical skill-testing question and the declaration form

to return them using the postage-paid return envelope included with the letter.

After having taken the necessary measures, if Desjardins Financial Security has not been able to reach the participant whose name was randomly drawn in the 7 days following the first call, if the winner failed to comply with the contest rules or if he refuses the prize offered, the organizers will hold another draw until a new winner has been identified.

Participants will not be individually contacted. Only the participant whose entry is drawn will be contacted. The name of the winner will be announced at www.desjardins.com/travelinsurance.

MISCELLANEOUS

All entrants who participate in the contest and who win a prize agree to have their name, photograph, voice, place of residence as well as the value of the prize used in any advertisement, anywhere in the world and in perpetuity, without any compensation other than said prize.

The entry drawn at random shall be subject to verification by the contest organizers. Any incomplete, fraudulent or non-compliant entry, as well as all aliases, nicknames, names of individuals under 18 years of age, and any other substitutions shall be automatically rejected, and not be eligible for a prize. In all such cases, organizers shall proceed with a new draw.

The contest organizers assume no responsibility whatsoever for their inability to act resulting from a fact or situation beyond their control in the establishments of the organizations or businesses whose services are used for purposes of this contest.

Contest details are available on request to Desjardins Financial Security and at www.desjardins.com/travelinsurance.

Subject to applicable legislation, these rules govern all aspects of the “Win your Travel Insurance!” Contest and are binding on all participants.

RÉGIE DES ALCOOLS, DES COURSES ET DES JEUX DU QUÉBEC

Any dispute regarding the organization or the conduct of a marketing contest can be submitted to the Régie des alcools, des courses et des jeux for ruling. Any dispute concerning the awarding of the prize can be submitted to the Régie only for the purpose of attempting to reach a settlement.

N.B.: The masculine gender is used without any discrimination and for the sole purpose of readability.