

Candy Bracket Challenge – Official Rules

Eligibility: Select Builders & Tradesmen's Insurance Services, Inc.'s ("Sponsor") Brokers and their employees.*

Promotion Period: During designated incentive time periods throughout 2024 as communicated in promotional materials. Sponsor reserves the right to discontinue the promotion at any time for any reason.*

Prizes: Minimum of one (1) Meta Quest 2 wireless headset during the designated incentive time period.*

*Read Official Rules below for complete details.

Eligibility
The Candy Bracket Challenge (Promotion) is open to select Sponsor Brokers and their employees, who are legal residents of the 50 United States who are at least eighteen (18) years old at the time of entry. The following are not eligible for the Promotion: (1) Brokers who have been terminated, suspended, on probation or have any other agency actions on their account (2) employees of Builders & Tradesmen's Insurance Services, Inc. or any parent company, subsidiary or affiliate of Builders & Tradesmen's Insurance Services, Inc.; (3) and any entity that falls under the Amynta Group companies; and (4) the "immediate family members" and/or "household members" of any of the persons set forth in (2) and (3) above. "Immediate family members" shall mean the parents, step-parents, children, step-children, siblings or spouses. "Household members" shall mean people who share the same residence at least three months per year.
By entering the Promotion, participants agree to abide by all terms of the Official Rules applicable thereto. Subject to all applicable local, state and federal laws and regulations. Void where prohibited or restricted by law.

Sponsor
Builders & Tradesmen's Insurance Services, Inc., ("BTIS") with offices at 6610 Sierra College Blvd, Rocklin CA 95677.

Promotion Period
During designated incentive time periods throughout 2024 as communicated in promotional materials. Sponsor reserves the right to discontinue the promotion at any time for any reason.

How to enter
There are two ways to enter. (1) Participating in surveys that meet the criteria indicated in promotional materials during designated incentive time period or (2) Enter by mail- Mail a 3" x 5" postcard with your name, agency name, address, BTIS Producer Code, email address and telephone number to Builders & Tradesmen's Insurance Services, Inc. (Candy Bracket Challenge), Attn: Shannon Diluccia at 6610 Sierra College Blvd, Rocklin CA 95677. All mail entries must be postmarked by the last date of the promotion to be considered for the drawing. All entries become the exclusive property of Sponsor, and none will be acknowledged or returned. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, or misdirected entries, which will be disqualified.

Drawings
Prize drawings: The prize drawing will be conducted in accordance with these Official Rules. The drawing will be conducted from amongst all eligible entries received in accordance of these Official Rules and the selection of potential winner is final. Entrant selected must comply with all terms and conditions of these Official Rules. Winning is contingent upon fulfilling all requirements. In the event that a potential winner is disqualified for any reason or elects not to accept the prize, Sponsor may award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. Any potential winner is subject to verification by Sponsor. Odds of winning will be determined based on the number of eligible entries received during the Promotion Period.

Verification of Potential Winners
Within ten (10) days of being notified and prior to receipt of any prize(s), potential winner must sign and return to Sponsor, all requested Winner Documents, which may include, but are not limited to, the following: a prize acceptance form, affidavit of eligibility, tax acknowledgement form W9, liability release and a publicity release. If a potential winner cannot be contacted within three (3) days after the first attempt to contact him/her or if he/she fails to sign and return all Winner Documents within the required time period, an alternate entrant will be selected in his/her place at random from among all eligible entries received. The winner of any prize with a retail value exceeding $600 (Prize) will be required to provide his/her Social Security number for tax reporting purposes. Sponsor will file an IRS Form 1099 with the Internal Revenue Service for any such Prize. If the winner of

any such Prize refuses to provide his/her Social Security number, the Prize winner will be disqualified and an alternate winner will be selected in accordance with these Official Rules. A Prize winner who refuses to provide a Social Security number will have no right to an alternate prize worth less than $600 in lieu of providing his/her Social Security number for the Prize.

Prizes

A minimum of one prize will be awarded for the designated incentive time period. All prizes are non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute any listed prize or prize component for one of equal or greater value, or a certificate therefor, if the designated prize should become unavailable for any reason. Winner is responsible for all taxes and fees associated with prize receipt and/or use, if applicable.

Release

By receipt of any prize, winner agrees to release and hold harmless Sponsor from and against any and all claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Promotion or receipt or use or misuse of any prize. By entering the Promotion, a participant explicitly releases, discharges and holds harmless the Sponsor, their successors, estates and assigns and all their respective shareholders, directors, officers and employees, one and all, from any and all liability, actions, causes of action, damages, actual, incidental or consequential, claims and demands whatsoever in law or equity, including attorneys' fees and/or experts' fees and costs, which he/she now has or may acquire, by reason of any personal injury, death, loss of or damage to property, or any reason, occurring during or arising out of his/her participation in the Sweepstakes and the acceptance and use or misuse of a prize. By accepting a prize, winner waives the right to 1) assert as a cost of winning the prize any and all costs of verification and redemption or travel to redeem said prize, and 2) claim any liability (including attorneys' fees and/or experts' fees and costs) which might arise from redeeming or seeking to redeem said prize (including any travel related thereto). The right to receive a prize is non-assignable and non-transferable and no prize substitution or exchange or cash equivalent will be allowed except by Sponsor who reserves the right to substitute a prize (or portion of prize) of equal or greater value in case of unavailability of a prize or force majeure. A prize or prize notification that is returned as undeliverable will disqualify the potential winner and an alternative potential winner shall be selected in random drawings shortly thereafter.

Publicity

Except where prohibited, participation in the Promotion constitutes winner's consent to Sponsor's and its agents' use of winner's name, likeness, photograph, voice, opinion and or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.

General Conditions

Sponsor reserves the right to cancel, suspend and/or modify the Promotion or any part of it, if any fraud, mechanical failures or any other factor beyond Sponsor's reasonable control impairs the integrity or proper function of the Promotion, as determined by Sponsor in its sole discretion. In the event of any cancellation, termination or suspension of the Promotion, notice thereof will be sent via email to all eligible entrants. Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Promotion or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Promotion may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

Limitations of Liability

The Sponsor is not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, or by any of the equipment associated with or utilized in the Promotion; (2) mechanical failures of any kind, including, but not limited to, malfunctions, interruptions, or faulty equipment; (3) unauthorized human intervention in any part of the Promotion; (4) any error which may occur in the administration of the Promotion or the processing of entries; (5) any line failures or failure of computer equipment, software, inability to access any online service or Website or any other error or malfunction; (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or part, from entrant's participation in the Promotion or receipt or use or misuse of any prize, and (7) technical, pictorial, typographical or editorial errors or omissions in any marketing materials or these Official Rules. If for any reason an entrant's entry is confirmed to have been erroneously lost or otherwise destroyed, entrant's sole remedy is another entry in the Promotion, provided that if it is not possible to award another entry due to discontinuance of the Promotion or any part of it, for any reason, Sponsor, at its discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein. No more than the stated number of prizes will be awarded.

Disputes

Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Promotion or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate courts located in Placer County, Auburn, California; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of- pocket expenses, and any and all rights to have damages multiplied or otherwise increased. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the participant and Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the state of California, without giving effect to any choice of law or conflict of law rules (whether of the state of California or any other jurisdiction), which would cause the application of the law of any jurisdiction other than the state of California.

Promotion results

The names of prize winner may be obtained by sending a self addressed, stamped envelope to Builders & Tradesmen's Insurance Services, Inc., Attn: Shannon Diluccia at 6610 Sierra College Blvd, Rocklin CA 95677.

No Purchase Necessary. A purchase or payment of any kind will not increase your chances of winning.