

CDSPI HOME & AUTO EXPIRY/QUOTE CONTEST

OFFICIAL CONTEST RULES

1. Contest Rules. These are the official rules (the “Rules”) of the CDSPI Home & Auto Expiry/Quote Contest (the “Contest”). Copies of these Rules are available on-line at www.cdspi.com/more-info or by writing to CDSPI at 155 Lesmill Road, Toronto, Ontario, M3B 2T8.

2. Who May Enter. This Contest is open only to persons who are at least sixteen (16) years of age and who are resident in a Canadian province or territory, other than the Province of Quebec, and who are either i) Canadian dentists (active or retired); ii) dental office staff members; or iii) the spouse and dependent children of either of these two groups of dental professionals (each an “Eligible Participant”). Employees of CDSPI and its affiliated companies are not eligible to participate in this Contest.

3. Prize. Only four prizes in total will be awarded. Each prize is the winner’s choice of either a 64GB Apple iPhone 4S, or a 64GB Apple iPad 2 with Wi-Fi + 3G, each worth approximately CDN \$849 or cash equivalent. CDSPI in its sole discretion may substitute all or a portion of a prize for one of equal or greater value.

Prize winner is solely responsible for all costs involved in operating the chosen prize, including without limitation the costs of a voice and/or data plan.

4. Contest Period. The contest Opening Day is January 3, 2012 and the Closing Day is November 30, 2012. No contest entries submitted shall be accepted before the Opening Day and no contest entries submitted shall be accepted after the Closing Day. Only properly completed contest entries submitted by an Eligible Participant during the Contest Period and received by CDSPI before the Entry Deadline will be accepted into this Contest.

5. Draws for Selection of Prize Winners. The 4 winners will be selected randomly by draw. The first winner will be selected in the first draw to be held on April 20, 2012 (the “First Draw”). The second winner will be selected in the second draw to be held on July 20, 2012 (the “Second Draw”). The third winner will be selected in the third draw to be held on September 21, 2012 (the “Third Draw”). The fourth winner will be selected in the fourth draw to be held on December 14, 2012 (the “Fourth Draw”). The First Draw, the Second Draw, the Third Draw and the Fourth Draw are referred to collectively as the “Draws”.

6. Deadline for Completion of Entries: Valid entries must be received at the offices of CDSPI in Toronto, Ontario by 11:59 p.m., Eastern Time on March 31, 2012 to be eligible for all Draws, except that the winner of the First Draw is not eligible to participate in any subsequent Draws. Valid entries received after 11:59 p.m., Eastern Time on March 31, 2012 and on or before June 30, 2012 are eligible only for the Second, Third and Fourth Draws. An entry must be received at the offices of CDSPI in Toronto, Ontario by 11:59 p.m., Eastern Time on June 30, 2012 to be eligible for the Second, Third and Fourth Draws, except that the winner of the Second Draw is not eligible to participate in any subsequent Draws. Valid entries received after 11:59 p.m., Eastern Time on June 30, 2012 and on or before August 31, 2012 are eligible only for the Third

and Fourth Draws. An entry must be received at the offices of CDSPI in Toronto, Ontario by 11:59 p.m., Eastern Time on August 31, 2012 to be eligible for the Third and Fourth Draws, except that the winner of the Third Draw is not eligible to participate in the Fourth Draw. Valid entries received after 11:59 p.m., Eastern Time on August 31, 2012 and on or before November 30, 2012 are eligible only for the Fourth Draw. An entry must be received at the offices of CDSPI in Toronto, Ontario by 11:59 p.m. Eastern Time on November 30, 2012 (the "Entry Deadline") or it shall not be accepted for the Fourth Draw.

7. How to Enter. Subject to the entry limits per person set out in Section 8 of these Rules, **each holder of a CDSPI Home & Auto policy with The Personal Insurance Company ("The Personal") in effect on any Draw date shall be automatically entered in this Contest.**

Subject to the entry limits per person set out in Section 8 of these Rules the following are the **other ways** to enter this Contest:

First Method of Entry: Completion of any one or more of the following entitles an Eligible Participant to no more than one entry in this Contest.

- Between January 3, 2012 and November 30, 2012, an Eligible Participant properly completes and successfully submits the form available at www.cdspi.com/expiry (the "Entry Form") and provides the expiry date of his or her home insurance policy (which shall not be a policy through CDSPI Home & Auto Insurance) which policy is in effect at the time of entry;

or

- between January 3, 2012 and November 30, 2012, an Eligible Participant contacts CDSPI Advisory Services Inc. at 1-877-293-9455, ext. 5002 and provides the expiry date of his or her home insurance policy (which shall not be a policy through CDSPI Home & Auto Insurance) which policy is in effect at the time of entry;

or

- between January 3, 2012 and November 30, 2012, an Eligible Participant properly completes a request for a quote for home insurance through CDSPI Home & Auto Insurance.

Second Method of Entry: (This method of entry is not open to Eligible Participants resident in Manitoba, Saskatchewan and British Columbia.) Completion of any one or more of the following entitles an Eligible Participant to no more than one entry in this Contest.

- Between January 3, 2012 and November 30, 2012, an Eligible Participant properly completes and successfully submits the Entry Form available at www.cdspi.com/expiry and provides the expiry date of his or her auto insurance policy (which shall not be a policy through CDSPI Home & Auto Insurance), which policy is in effect at the time of entry;

or

- between January 3, 2012 and November 30, 2012, an Eligible Participant contacts CDSPI Advisory Services Inc. at 1-877-293-9455, ext. 5002 and provides the expiry date of his or her auto insurance policy (which shall not be a policy through CDSPI Home & Auto Insurance), which policy is in effect at the time of entry.

or

- between January 3, 2012 and November 30, 2012, an Eligible Participant properly completes a request for a quote for auto insurance under CDSPI Home & Auto Insurance through The Personal.

8. Entry Limits Per Person: An Eligible Participant who is resident in British Columbia, Saskatchewan or Manitoba may receive no more than one (1) entry in total in this Contest. An Eligible Participant who is resident in any other province may receive in total no more than two (2) entries in this Contest.

9. Requirements: No Purchase is Necessary. All entries are subject to verification. CDSPI shall not be responsible for Entry Forms that for any reason, including without limitation, mail or computer service delays or disruptions, are late, lost or destroyed or for any printing or administrative error of any kind in connection with this Contest. Any contest entry that is received by CDSPI that is tampered with, unreadable or mutilated will be null and void. All Entry Forms submitted become the sole property of CDSPI and none will be returned.

10. Process for Selection of Prize Winners. One winner will be selected randomly by draw in each of the Draws from among the eligible entries for that Draw (each a "Contestant"). The first Contestant selected in each of the Draws who meets all of the eligibility requirements and who correctly answers a time-limited, skill testing mathematical question posed during i) a pre-arranged telephone interview or ii) an email communication will win their choice of one Contest prize as described in Section 3 (each a "Winner").

11. Claiming the Prize. CDSPI will attempt to notify the selected Winner on the date of each Draw by telephone or email, informing each of them that they have been selected as one of the Winners of this Contest. If CDSPI is unable to contact a selected Winner by telephone or email after the winning entries have been selected or during the following ten business days, such Winner will forfeit the prize and a new Winner will be selected from the remaining entries that were eligible for the First Draw, the Second Draw, the Third Draw or the Fourth Draw, as the case may be. This process shall continue until the Prize is awarded to a Winner who has correctly answered the time-limited, skill testing, mathematical question or until no entries from Eligible Participants remain. Arrangements will be made with a Winner, when contacted, for delivery of the prize.

12. Chances of Winning a Prize. The chances of winning will depend on the number of properly completed entries received by CDSPI by the deadline for completion of entries for each of the Draws.

13. No Responsibility. Neither CDSPI, nor any of its affiliated companies, extends any representations or warranties whatsoever in respect of the prizes offered or accepts any liability arising in respect of such prizes or this Contest. CDSPI is not responsible for any problems or technical malfunctions of any telephone network or lines, computer on-line systems or servers, computer software problems or traffic congestion on the internet or at any website and assumes no liability for damage to the entrant's or any person's computer resulting from participating in the Contest. In the event of a dispute as to the identity of a Winner based on an email address, the winning entry will be deemed to be made by the authorized account holder of the email address at time of entry provided that the account holder meets the Contest eligibility requirements. "Authorized account holder" is the natural person who is assigned an email address by an internet service provider or other organization responsible for assigning email addresses for the domain associated with the email address in question. If this Contest is not capable of being completed as planned for any reason including, without limitation, computer virus, bugs, tampering, technical failures or other causes beyond the control of CDSPI, CDSPI reserves the right to cancel, suspend or modify this Contest, at any time. CDSPI's entire liability related in any way to this Contest shall not exceed CDN \$3,396.

14. Privacy and Publicity. By participating in the Contest, each Contestant acknowledges and agrees that CDSPI and its affiliated companies have the right to reproduce, broadcast and publicize his/her name, likeness, photograph, city of residence, and, if applicable, the fact that he/she is a Winner of the Contest, and all matters incidental thereto, for publicity purposes and without further compensation. Further, by participating in this Contest, each Contestant agrees that information provided in connection with his or her entry can be disclosed by CDSPI to its affiliated companies and The Personal which may then use such information for the purpose of offering Contestants home and auto insurance.

15. Rules Binding. By participating in the Contest, each Contestant agrees to be bound by these Rules and further acknowledges and agrees that these Rules are accessible, legible and comprehensible. If there is any disagreement as to whether a person is a Contestant or a Winner, or as to the qualifications or eligibility of any Contestant or as to the adequacy of the prize, or whether a potential Winner has answered the skill-testing question, the decision of CDSPI shall be final and all CDSPI decisions are final and binding with respect to all matters related to this Contest.

16. General. These Rules are subject to change without notice for any reason including, without limitation, the need to comply with any applicable law or regulation. CDSPI reserves the right to cancel or suspend this Contest at any time for any reason. This Contest is subject to all applicable federal, provincial and municipal laws and regulations in Canada.

iPhone and iPad are trademarks of Apple Inc. Apple is not a participant in or sponsor of this promotion.