Quesnay Female Founders in Tech Competition 2017 Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED.

This Quesnay Female Founders in Tech Competition (the "Contest") begins on October 1, 2017 at 8:00 am Eastern Time ("ET") and ends at the conclusion of the Final Live Pitch Event, currently scheduled to take place on December 11, 2017 (the "Contest Period"). Submission of a Round 1 Entry Form into this Contest constitutes acceptance of these Official Rules and the decisions of Sponsor, which shall be final and binding in all respects. This Contest is sponsored by Quesnay Inc., 201 Washington St., Boston, MA 02108 USA ("Sponsor" or "Ouesnay").

1. CONTEST OBJECTIVE

The key objective of this Contest is to recognize female founders and leaders who have products and solutions that positively impact the financial services industry and/or the insurance industry.

2. ELIGIBILITY

- A. Eligibility Criteria: This Contest is open to individuals who are legal residents of the fifty United States or the District of Columbia and age 18 years or older at the time of entry. This Contest is also open to Eligible Entities who apply via an Authorized Representative. An Eligible Entity is a sole proprietorship, corporation, partnership or other entity that is duly organized under the laws of the fifty United States or the District of Columbia at the time of entry. Eligible Entities may be required to submit proof of eligibility to Sponsor in the form of an Employer Identification Number, Articles of Incorporation, Certificate of State Registration, or other form of government-issued documentation deemed acceptable by Sponsor in its sole and absolute discretion. An Authorized Representative is an individual who is (a) 18 years of age or older, (b) a legal resident of one of the fifty (50) United States or the District of Columbia, and (c) a legally authorized representative of an Eligible Entity for purposes of submitting an entry to the Contest. An Authorized Representative may be required to submit written proof of his or her authorization to submit an entry into the Contest on behalf of an Eligible Entity. Proof of authorization will be evaluated by Sponsor in its sole and absolute discretion. Sponsor is not responsible or liable for any disputes between individuals and/or entities arising under or related to the Contest. Eligible individuals and Eligible Entities are each hereinafter referenced as "Participant" or "you."
- B. Additional Eligibility Criteria: The following additional eligibility criteria also apply:
 - 1. Participant must be an Authorized Representative of an Eligible Entity or an eligible individual entrant;
 - 2. Participant (if Participant is an individual) or Participant's Authorized Representative (if Participant is an Eligible Entity) must be a female (or identifies as female) founder / cofounder, CEO, or C-Suite leader:
 - 3. Participant's product offering must be relevant to financial services and / or insurance industry themes (may have broader applicability beyond these two areas) as determined by Sponsor in its sole discretion; and
 - 4. Participant must at least have a Minimum Viable Product (MVP) that is ready to be or has been launched in-market, as determined by Sponsor in its sole discretion. ** no cap on previous funding, required experience level, or time in market **
 - C. <u>Ineligibility</u>: The following individuals and entities are not eligible to participate (1) employees, vendors, or promotion partners of Sponsor or their respective parent/subsidiaries, agents and affiliates; (2) the immediate family members or members of the same household of any such employee or vendor or promotion partner; (3) any individual or entity professionally involved in the development or administration of this Contest; (4) employees of or entities that are governments and/or government-affiliated companies or organizations; or (5) any employee whose employer's guidelines or regulations do not allow entry in the Contest or acceptance of the prize(s).
 - D. <u>Background Checks</u>: By participating in the Contest, each Participant agrees that Sponsor may conduct background checks on all Participants, potential Finalists, and potential Prize winners at any time in its sole discretion.

3. HOW TO ENTER/PARTICIPATE:

The Contest registration page and additional rules and instructions will be available through the Contest Site: https://www.quesnays.com/competitions

- **A. Round 1: Online.** At the Contest Site, potential entrants must follow these steps:
 - 1. <u>Step One</u> **Registration:** Complete the registration form, which will require you to provide basic demographic information (e.g., organization name, contact name, address) and click-accept these Official Rules, including the Contest Site Terms.
 - 2. Step Two Round 1 "Online Entry" (October 1, 2017 8am ET- November 1, 2017 12am ET): Complete and submit the Round 1 Entry Form on the Contest Site. The Round 1 Entry Form consists of an application with closed and open-ended questions that are intended to allow Sponsor to obtain an overview of the Participant's product. The Round 1 Entry Form will also require the Participant to submit a 15-20 second pitch video from the female founder/co-founder/C-Suite leader on their product/start-up (phone recorded quality), and a brief presentation (no more than 10 slides). Participants will also have the option to upload a video demonstration of the product (no more than 2 minutes in length). See Section 3.C below for additional technical details regarding video submissions. Completed Round 1 Entry Forms must be received by Sponsor no later than November 1, 2017 at 12am ET.
 - 3. Step Three Round 1 "Online Entry" Submission (Ongoing during Round 1): Once your Round 1 Entry Form has been received by Sponsor, Sponsor in its discretion may review your Submission for purposes of compliance with these Official Rules. While your Round 1 Entry Form is undergoing this review, it is not yet considered a Submission into the Contest. Only after your Round 1 Entry Form is accepted by Sponsor (in its sole and absolute discretion) will your Round 1 Entry Form become a "Submission" into the Contest.
 - 4. Step Four Round 1 "Online Judging" (from November 3, 2017 at 8am ET to November 13, 2017 at 12am ET): Online Judges will review and score all Submissions (see Judging Criteria below) to identify six Participants to move ahead in the Contest as Round 2 Finalists. Sponsor will endeavour in good faith to notify Participants whether they have qualified to participate in Round 2 of the Contest by email, telephone, or other mechanism (in Sponsor's sole discretion) by no later than approximately 12am ET on November 15, 2017.
- **B.** Round 2: Offline. Once the Round 2 Finalists have been identified, the remainder of the Contest process will occur offline.
 - 1. <u>Step Five</u> Round 2 "Pitch Materials" (December 8, 2017 at 6 pm ET): Round 2 Finalists will be required to provide their final Pitch Materials to Sponsor via email or cloud-hosted shared drive (details will be determined by Sponsor) by 6 pm ET on December 8, 2017 to allow the Sponsor to review all Round 2 materials prior to the Final Live Pitch Event.
 - 2. Step Six Round 2 "Final Live Pitch Event" (December 11, 2017): The final live pitch event will be held in New York City currently scheduled to take place at Open Innovation Lab at Alley powered by Verizon, (https://youralley.com/chelsea/) 119 W 24th St, New York, NY 10011. Each Round 2 Finalist will be required to deliver an 8- 10-minute live pitch, including a video demonstration of the product, to a panel of Final Pitch Judges, followed by 5 minutes of Q&A with those Judges. The Final Pitch Judges will evaluate each pitch (see Judging Criteria below) and identify three "Female Founders in Tech Prize Winners" who will be awarded the prizes described below. Sponsor reserves the right to modify, cancel or terminate the Live Pitch Event in case of unforeseen circumstances. In such circumstances, Sponsor will endeavour in good faith to communicate such changes to all Round 2 Finalists in advance.

C. Entry Format and Content Requirements.

- 1. <u>Technical Requirements</u>: The **Round 1 Entry Form** will require one video attachment and one optional video attachment as defined above (collectively, "Video"). The maximum file size for both Video files uploaded to the Contest Site for Round 1 is 200MB. Video files submitted must be provided in one of the following file formats: .avi, .mov, .mp4, .mpg, .mpeg or .wmv. Be sure to save your Video in the original format after uploading it to the Contest Site. If you are later determined to be a potential winner, you may need to provide Sponsor with your Video in its original format in order for the Video to be used in certain formats. Note, a watermark of the Contest Platform, Skild, will be displayed on the Videos once uploaded.
- 2. <u>Length and Language Requirements</u>: The Round 1 Entry Form will include requirements on the length, format, and language required for the responses to each question on the Round 1 Entry Form.
- 3. Additional Entry Conditions: Your Round 1 Entry Form and Round 2 Pitch Materials must also comply with all "Additional Conditions" described below or otherwise in these Official rules (e.g., regarding originality, third party rights, and permissions and releases, etc.). All entries (including Round 1 entries and Round 2 entries) not meeting the requirements as set forth in these Official Rules or the instructions on the Contest Site, or that contain prohibited, inappropriate, or irrelevant content, as determined by Sponsor in its sole discretion, will not be eligible for judging and will be disqualified. All Entries suspected by Sponsor of violating the proprietary rights of any third party (including intellectual property rights and rights of privacy/publicity), or any local, state or federal law(s) will be disqualified, at Sponsor's discretion. Posting of a Video on the Contest Site by Sponsor does not mean the Video has been deemed by Sponsor to be in compliance with these Official Rules.
- **4.** <u>Clock:</u> The Sponsor's clock is the official time keeping device for this Contest. Entries must be received by the date and time listed in these Official Rules to qualify. No hand, mail or email deliveries will be accepted.
- 5. General Entry Terms: Once you register and submit your Round 1 Entry Form, you may not further modify or edit your Round 1 Entry Form. The individual or entity named as the Participant on the Contest registration form for the Submission will be deemed the Participant. In the event of dispute regarding the identity of a Participant, the dispute will be resolved in favour of the individual who is the "authorized email account holder" of the email address provided at registration. "Authorized email account holder" is defined as the natural person assigned an email address by an Internet access provider, online service provider, or other organization (i.e., business, education institution) responsible for assigning email addresses for the domain associated with the submitted email address. Neither Sponsor nor any of its agents or affiliates will be liable for any disputes between collaborators related to a Contest registration, Round 1 Entry Form, Submission, or any other content submitted to Sponsor in connection with the Contest. Sponsor is not responsible for late, lost, delayed, damaged, misdirected, incomplete, void, corrupted, garbled, illegible, and/or unintelligible entries, or for any problems, bugs or malfunctions Participants may encounter when submitting their entry. Only complete valid entries will be accepted. Sponsor will endeavour in good faith to provide Participants with an automated e-mail notification once their entry has been successfully received by Sponsor but cannot guarantee that such email notification will occur. Participants must provide all information requested to be eligible to win. Sponsor reserves the right to disqualify false entries or entries suspected of being false. Incomplete, unreadable, or unintelligible entries, as determined in the sole discretion of Sponsor, will be disqualified. All entries, including all information submitted as part of the Round 1 Entry Form and as part of Round 2 Pitch Materials, submitted become the sole property of Sponsor and will not be acknowledged or returned.

4. JUDGING CRITERIA

A. Round 1 Submissions. Each Round 1 Submission will be reviewed by Online Judge(s) selected by the Sponsor. Judges may include corporate leaders, and financial services / insurance industry experts, including female founders, lawyers, and entrepreneurs. Judging will take place through the Contest Site

using the evaluation criteria listed in the table below. Judging will take place from approximately November 3, 2017 at 8am ET to November 13, 2017 at 12am ET. In the case of a tie, the Participant among tied Participants whose Submission received the highest score in the "Product Outcomes" category from the Online Judge(s) will be deemed the winner. Notwithstanding any other provision of these Official Rules, Sponsor reserves the right, in its sole discretion, to advance a different number of Participants (i.e., either more or fewer than six) to Round 2 of the Contest.

Category	Evaluation Criteria	Weighting
Product Overview	Impact on financial services or insurance industry	50%
	Degree of differentiation from existing products	
	Clear business model	
Product Outcomes	• Clear metrics to measure value proposition (e.g.	40%
	market reach, value to customer)	
Plan for growth /	Clear articulation of plans for growth	10%
Scalability	Ability to scale business model / product	

Sponsor reserves the right to modify or alter the Category, Evaluation Criteria and Weighting listed above. All decisions of Sponsor and judges are final and binding in all respects

B. Round 2 Final Live Pitch. Each Round 2 Final Live Pitch from a Round 2 Finalist will be judged by a panel of judges. Live Pitch Judges may include corporate leaders, financial services / insurance industry experts including female founders, lawyers, and entrepreneurs who will evaluate the Finalists' live pitches using the evaluation criteria listed in the table below. Judging and scoring will take place on or about December 11, 2017 during the Final Live Pitch Event. Up to three (3) potential Prize Winners will be announced live at the Final Live Pitch Event from among the Round 2 Finalists. Award of prize to potential Prize Winner is subject to verification of eligibility and compliance with these Official Rules by potential Prize Winner. In the case of a tie, the Participant among tied Participants whose Submission received the highest score in the "Partnerships" category from the Live Pitch Judges will be deemed the winner.

Category	Evaluation Criteria	Weighting
Product Outcomes	Quantifiable metrics on:	30%
	Impact on financial services or insurance industry	
	Geographic reach / potential market	
	• Ability to address underserved markets (e.g. women,	
	minorities)	
	Ability to scale	
Partnerships	 Clear plan on how a partnership(s) would further 	45%
	growth / market reach / customer base	
	 Evaluation of risks / issues in partnering with 	
	Finalist	
Presentation Delivery	 Quality of presentation delivery and ability to 	25%
	respond to judges' questions	

Sponsor reserves the right to modify or alter the Category, Evaluation Criteria and Weighting listed above. All decisions of Sponsor and judges are final and binding in all respects.

- **5. PRIZES.** Subject to the terms of these Official Rules, and once eligibility and compliance with these Official Rules has been confirmed by Sponsor, the following prizes will be awarded:
 - A. <u>Finalist Prizes</u>: Sponsor will award the following to the six (6) Round 2 Finalists: introductions to executives at corporate partners and a social media announcement through Sponsor's channels on making it to the Round 2 Final Live Pitch Event. The Sponsor will endeavour to coordinate these introductions and announcements with each Round 2 Finalist during and after the Final Live Pitch Event.

- B. <u>Female Founders in Tech Prizes</u>: There will be up to three (3) Female Founders in Tech Prizes awarded to Round 2 Finalists as follows (subject to confirmation of eligibility and compliance with these Official Rules):
 - 1. Cash prize:
 - a. One (1) First Place Prize: \$10,000 (awarded as electronic transfer as described below)
 - b. One (1) Second Place Prize: \$6,000 (awarded as electronic transfer as described below)
 - c. One (1) Third Place Prize: \$4,000 (awarded as electronic transfer as described below)
 - 2. Sponsor will also work with the winners of the First Place Prize, Second Place Prize, and Third Place Prize post event to facilitate introductions to potential business partners.
 - 3. Sponsor will feature the First Place Prize, Second Place Prize, and Third Place Prize winners on Sponsor's website and via Sponsor's network to raise awareness of each winner's work.
- C. <u>Prize Conditions:</u> Limit one (1) cash prize per Participant. Prize will be awarded in the name of the Participant (individual or Eligible Entity) as recorded in Sponsor's records. No substitution, assignment, transfer, or cash redemption of any prize is allowed by any Prize winner. Sponsor reserves the right to substitute a prize with another prize of equal or greater value should the advertised prize become unavailable for any reason. Prizes will be disbursed using an electronic transfer and will be contingent on the Sponsor receiving appropriate forms, including a completed W9, from each Winner. If a potential Winner is unable to participate in or accept the prize or any portion of the prize for any reason, Sponsor shall have no further obligation to such potential Winner. Neither Sponsor nor any of its prize suppliers will replace any lost or stolen prizes, cards or certificates after being awarded to Winners. In no event will Sponsor be responsible for awarding more than the stated number of prizes.
- D. Finalist Travel Reimbursement and Conditions: If a confirmed and verified Finalist is an individual Participant or an Authorized Representative of a Participant who resides in a physical location that is more than 250 miles from New York, New York (and whose residence in such location is verified by Sponsor in its sole discretion), then Sponsor will reimburse that individual (and only that individual) for up to \$1,500 in documented reasonable transportation (coach class airfare, train tickets, or bus tickets) and lodging expenses associated with their travel to and attendance at the Round 2 "Final Live Pitch Event." Any and all such expense reimbursement requests must be fully documented to Sponsor's satisfaction with original receipts. Finalists are responsible for any and all other costs and expenses not listed above including, but not limited to, wireless service and all travel expenses for team members other than the Authorized Representative to the Round 2 "Final Live Pitch Event."
- **6. NOTIFICATION OF WINNER(S).** Sponsor will endeavour in good faith to notify potential Prize winners in person at the Final Live Pitch Event. The decisions of Sponsor and Judges will be final and binding in all matters. Sponsor may also send potential winner(s) a declaration of eligibility / liability / publicity release ("Release"). Unless restricted by law, potential winners receiving such a Release may be required to complete and return it within the time period specified therein. The prize may be forfeited and, in such case, an alternate potential winner may in Sponsor's discretion be selected from among the remaining Finalists (using the criteria described above), if a potential winner: (i) cannot be reached; (ii) fails to obtain all signatures on the Release and to return the documents in a timely manner as required pursuant to these Official Rules; or (iii) cannot accept or receive the prize for any reason. Prizes will be sent to winners as quickly as practicable following notification (and receipt of any Release and related documentation, if applicable).

7. CONTENT AND LICENSE TERMS.

- **A.** <u>Originality.</u> By participating in this Contest, each Participant warrants and represents that all of the content submitted by Participant to the Contest (including without limitation all Round 1 content and Round 2 Pitch Material content):
 - 1. is original and has been legally created, and that Participant owns or has properly licensed all rights to the content therein, including, without limitation, relevant copyrights;
 - 2. does not infringe the intellectual property, privacy or publicity rights or any other legal or moral rights of any third party; and

- **3.** complies in all respects with the requirements set out in these Official Rules.
- **B.** Third Party Rights. All content submitted by Participants into any round or phase of the Contest must not depict recognizable third party marks, copyrights, brands or other property, unless Participant has obtained all proper licenses and/or releases. Any video content submitted to the Contest must not contain any elements that would infringe upon any third party's rights (intellectual property or otherwise), and must not include any commercial content that disparages Sponsor, its affiliates, partners, customers, competitors or any third party in any way. Sponsor's determination as to whether any content submitted to the Contest by any Participant potentially violates the rights of any third party is final.
- C. Permissions and Releases. Participant acknowledges and agrees that it is responsible for obtaining any and all documents, policies and authorizations necessary to create its Round 1 and Round 2 content and submit such content to Sponsor in connection with this Contest, including but not limited to publicity releases, permits and venue permissions, as may be necessary; and Participant represents and warrants that it has done so and can make written copies of such permissions available to Sponsor upon request. For all video attachments, Participant specifically represents and warrants that that it has obtained permission from each person whose name, image, likeness and/or voice ("Likeness") is included in the Video, and that such person(s) has/have granted Participant all necessary rights to use the person's Likeness as described in these Rules, and that Participant can make written copies of such permissions available to Sponsor upon request. If the Likeness of a minor is included, such grant of rights must include written permission from the minor's parent or legal guardian authorizing the use of the minor's likeness on behalf of the minor. The Video must be produced using non-union (e.g., non-SAG) talent or talent that has not been and is not currently under any union or guild agreement that results in any ongoing obligations resulting from the use, exhibition or other exploitation of the Video. Participant represents and warrants that it has obtained written permission when filming any part of the Video on private property not owned or controlled by Participant, where such permission is required.
- **D.** Additional Content Limitations. Content submitted to the Contest may not contain:
 - 1. Nudity, lewd, or vulgar behaviour;
 - 2. Material that is hateful, tortious, defamatory, slanderous or libelous, deemed non-family-friendly, inappropriate or obscene;
 - 3. Material that promotes bigotry, racism, hatred, or harm against any group or individual or promotes discrimination based on race, sex, religion, nationality, disability, sexual orientation or age;
 - 4. Any material including malware, spyware, viruses, worms, malicious code and any and all other code, instructions or components that are deceptive, malicious, harmful or designed to interfere with, breach, harm or limit the functionality or security of any product, service, network, or other system or technology of Sponsor or any other party; or
 - 5. Material that disparages Sponsor or any other person or entity relating to the Contest, or any third party.

Failure of any content submitted to the Contest to comply with the above restrictions, as determined by Sponsor in its sole discretion, shall result in disqualification.

E. Grant of License. As between Participant and Sponsor, Participant shall retain ownership in and to any content Participant submits to the Contest ("Participant Content"), including all intellectual property rights related thereto. By entering this Contest, Participant hereby grants Sponsor, its affiliates, subsidiaries, parents, and agents, an irrevocable, worldwide, sub-licensable, transferable, royalty-free, and non-exclusive license to Participant Content and all intellectual property rights related thereto to use, copy, publish, modify, distribute, create derivative works of, execute, and publicly display Participant Content (including all ideas, expressions, and other materials) in whole or in part, without prior review, payment, compensation, or additional consent by Participant, as part of the Contest (including but not limited to the administration of the Contest, for the evaluation of the Contest Submission, and in advertising and publicity related to the Contest) and in advertising and publicity related to Sponsor's business. In granting this license, Participant understands and agrees that Sponsor is under no obligation to exercise any of its rights, licenses and privileges herein granted. Participants hereby agree to do such other things and execute such other documents as may be reasonably requested in order to allow the

Sponsor to make such use of, and exercise such rights over, their Participant Content. By submitting Participant Content, Participant acknowledges and agrees that Sponsor and its designees (i) are continually and independently of the Contest and Participant's Participant Content working on creating, developing, improving upon and expanding Sponsor's product and service offerings, including supporting technology, networks, software, and systems, and may already be developing or may develop in the future products, services, technology, networks, software, and systems that are similar or identical to the Participant Content, and (ii) may receive content from other Participants that may be similar or identical to the Participant Content Participant submits. By entering this Contest, Participant hereby releases Sponsor for use of Participant's intellectual property rights related to the Participant Content, and hereby agrees not to sue Sponsor, its employees, directors, affiliates, subsidiaries, parents, agents, successors and assigns for any actual or alleged infringement or misappropriation by any Sponsor product, service, technology, network, software, or system of Participant's intellectual property rights related to the Participant Content. Furthermore, Participant hereby waives any and all claims Participant may have had, may currently have, and/or may have in the future related to Sponsor's review, acceptance, and/or use of the Participant Content Submission, and agrees that Sponsor is under no obligation to review, use, or in any way process Participant's Participant Content, regardless of the status indicated on the Contest Website. Participant agrees that nothing in these Official Rules grants Participant a right or license to use any name, trademarks or service marks owned by Sponsor or any of its affiliates. Participant grants to Sponsor the right to include Participant's entity name (if Participant Content is from an Eligible Entity) as a Participant on the Contest Website and in materials related to Sponsor's promotion of the Contest and of Sponsor. Other than these uses, Participant does not grant Sponsor any rights to Participant's trademarks. Participant is free to discuss Participant's Participant Content and the ideas or technologies it contains with other parties, and Participant is free to contract with any third parties as long as Participant has not yet signed an agreement with Sponsor regarding Participant's Participant Content. For the purpose of clarity, Participant acknowledges that the intent of the Contest is to encourage people to suggest their ideas and innovations to Sponsor.

F. Failure to Comply. Failure of any Submission or other content submitted to the Contest to comply with the above restrictions or these Official Rules, as determined by Sponsor in its sole discretion, shall result in disqualification. Sponsor accepts no responsibility for any content submitted to the Contest that may be lost, delayed, damaged, defaced, or mislaid, for causes which are beyond its reasonable control. Once a Contest Submission is submitted, Participant may not be permitted to make any alterations to it.

8. GENERAL CONDITIONS.

- A. The Contest is subject to applicable federal, state and local laws, and these Official Rules.
- B. Each winner will be solely responsible for any local, provincial, country or any other applicable taxes, and any other costs, expenses and fees in connection with the prize. If applicable, the winner(s) may be issued an IRS Form 1099 or other tax documentation for the approximate retail value of any awarded prize.
- C. Participant grants permission to Sponsor and its authorized representatives to use his/her/its name, address (city and state/province/territory/country), photograph, voice, and/or other likeness for advertising, trade and promotional purposes without further compensation, in all media now known or hereafter discovered, worldwide, and on the Internet and world wide web, in perpetuity, without notice, consideration, review or approval.
- D. Following the Contest Period, Sponsor shall not be required to retain records of any entries.
- E. By participating, Participant hereby: (a) agrees bound by these Official Rules, and the decisions of Sponsor, which shall be final and binding; and (b) waives any right to claim ambiguity in the Contest or these Official Rules, except where prohibited by law.
- F. If any prize involves travel, all potential winners are responsible for obtaining all necessary travel documents, including valid passports, visas and travel insurance, and complying with all health or other government regulations.

- G. Participant acknowledges and agrees that Sponsor has neither made, nor is in any manner responsible or liable for, any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to any prize or the Contest. All warranties are hereby disclaimed; and each potential winner will accept the Prize "AS IS." All costs and expenses, including support services, not specifically listed above as part of the prize, are solely the winner's responsibility.
- H. Subject to applicable law, Sponsor reserves the right in its discretion, to (a) cancel, terminate, modify or suspend this Contest and these Official Rules, for any reason, at any time and without any liability, and (b) limit or restrict participation in the Contest, upon notice.
- I. All Participants are solely responsible for compliance with any applicable laws, rules and regulations, contractual limitations and/or office or company policies, if any, regarding Participant's participation in trade promotions or acceptance of promotional prizes; and by entering this Contest, Participant confirms that he or she is not in violation of any of the foregoing and has obtained the consent of his or her employer to participate, if applicable. If a Participant is not permitted to accept any received prize, then the Participant may return such prize to Sponsor; and Sponsor will refund the cost of shipment, as appropriate.
- J. Use of any automated entry device or software is prohibited. Creation or use of multiple accounts for registration or participation in the Contest is prohibited. To the extent the Contest uses or requires functionality of any third party website (e.g., social media sites or platforms that enable broad communications, collaboration and/or posting of videos), you understand that the Contest is not sponsored by such third parties, and further agree to follow the policies on such website(s), as applicable. Sponsor reserves the right to disqualify any Participant it finds to be tampering with the entry process or the operation of the Contest or violating these Official Rules, or otherwise acts in an uncooperative, unsportsmanlike, disruptive, abusive, or threatening manner; and Sponsor reserves the right to cancel the Contest should it suspect fraud or for reasons out of the control of Sponsor. Disputes regarding these Official Rules and/or this Contest will be governed by the internal laws of California. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND WILL RESULT IN DISQUALIFICATION FROM PARTICIPATION IN THE CONTEST. SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY FEES) TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.
- K. Sponsor is not responsible for: (a) lost, late, misdirected, undeliverable, incomplete or indecipherable entries due to system errors or failures, or faulty transmissions or other telecommunications malfunctions and/or entries; (b) technical failures of any kind; (c) failures of any of the equipment or programming associated with or utilized in the Contest; (d) unauthorized human and/or mechanical intervention in any part of the submission process or the Contest administration; (e) technical or human error which may occur in the administration of the Contest or the processing of entries; or (f) other factors beyond Sponsor's reasonable control. Sponsor is not responsible for injury from or damage to any Participant's or any other person's computer related to or resulting from participating in the Contest or downloading materials from or use of the Site.
- L. If for any reason the Contest is not capable of running as planned by Sponsor, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which, in Sponsor's sole determination, corrupts or affects the administration, security, fairness, integrity, or proper conduct of this Contest, Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Contest. If Contest is cancelled prior to the end of the Contest Period, for the reasons stated above, notice will be posted on the Contest website; and some or all of the prizes may, in Sponsor's sole discretion, be awarded to potential winners to be selected (using the judging criteria described above) from among all the remaining uncorrupted entries received up until the time of modification or cancellation.
- M. Sponsor shall not be liable to any Participant or other person for failure to supply any prize or any part thereof, by reason of the prize becoming, for reasons beyond the reasonable control of Sponsor, unavailable or impracticable to award, or for any force majeure event, technical or equipment failure,

terrorist acts, labor dispute, or act/omission of any kind (whether legal or illegal), transportation interruption, civil disturbance, or any other cause similar or dissimilar beyond Sponsor's control.

- 9. LIMITATION OF LIABILITY AND RELEASE. PARTICIPANT AGREES THAT SPONSOR, ITS AFFILIATES, DIVISIONS, SUBSIDIARIES, RESELLERS, DEALERS, DISTRIBUTORS, BUSINESS PARTNERS, ADVERTISING/PROMOTION AGENCIES, AND ALL OF THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, CONTRACTORS, REPRESENTATIVES AND AGENTS ("RELEASED PARTIES") WILL HAVE NO LIABILITY WHATSOEVER FOR, AND WILL BE RELEASED AND HELD HARMLESS BY PARTICIPANT FOR ANY CLAIMS, LIABILITIES, OR CAUSES OF ACTION OF ANY KIND OR NATURE FOR ANY INJURY, LOSS OR DAMAGES OF ANY KIND INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES TO PERSONS, INCLUDING WITHOUT LIMITATION DISABILITY OR DEATH. WITHOUT LIMITING THE FOREGOING, EVERYTHING ON THE CONTEST SITE AND IN CONNECTION WITH THE CONTEST IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND. EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES, IN WHICH CASE SUCH LIMITATION OR EXCLUSION SHALL APPLY ONLY TO THE EXTENT PERMITTED BY THE LAW IN THE RELEVANT JURISDICTION.
- **10. PRIVACY**. All personal information collected by Sponsor during the course of the Contest will be used for the administration of the Contest and for the administration of Sponsor's business (including without limitation advertising and marketing to Contest Participants and Judges). Any questions regarding privacy matters should be directed to the Sponsor address set out above.
- 11. OFFICIAL RULES AND WINNERS' LIST. For a copy of these Official Rules or the names of winners, please visit the Contest Website. Winners' list will be made available on the Contest Website approximately ten days after the Contest Period, and will be available for a period of at least sixty (60) days.

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