

Quorum Insurance, LLC Pet Photo Contest Sweepstakes Official Rules

Please read the Official Rules and Regulations (“Official Rules”) of the “Quorum Insurance, LLC, Pet Photo Contest Sweepstakes Official Rules.” You must agree to accept and comply with the Official Rules to participate in the Sweepstakes.

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE OR IMPROVE YOUR CHANCE OF WINNING. YOU DO NOT NEED TO BE A CUSTOMER OF QUORUM INSURANCE, LLC, TO ENTER. THE ODDS OF WINNING DEPEND UPON THE NUMBER OF ELIGIBLE ENTRIES RECEIVED DURING THE SWEEPSTAKES PERIOD.

SWEEPSTAKES DESCRIPTION: The Entry Period of the Sweepstakes begins at 12:00 am EST on May 1, 2014, and ends at 11:59 pm EST on May 15, 2014. The Voting Period of the Sweepstakes begins at 12:00 am EST on May 16, 2014, and ends at 11:59 PM EST on May 31, 2014.

ELIGIBILITY: The Sweepstakes is open only to legal residents of the United States and the District of Columbia (“U.S.”) who are at least 18 years of age on the date of the Sweepstakes. Employees, directors and officers and their immediate families (spouses and siblings, parents and children and their spouses) and household members of the Sponsors and/or the Administrator (as each is defined below), and their respective parent companies, subsidiaries and affiliates, distributors, dealerships and companies involved in the implementation and execution of the Sweepstakes (collectively the "Sweepstakes Entities") are not eligible. The Sweepstakes is “Void Where Prohibited.”

SPONSOR: Quorum Insurance, LLC, 9927 Delaney Lake Drive, Tampa, FL 33619

ADMINISTRATOR: Quorum Insurance, LLC, 9927 Delaney Lake Drive, Tampa, FL 33619

AGREEMENT TO THE OFFICIAL RULES: By participating in the Sweepstakes, each Entrant fully and unconditionally agrees to and accepts these Official Rules and the decisions of the Sponsors and the Administrator, which are final and binding in all matters related to the Sweepstakes. Winning any prize is contingent upon fulfilling all requirements set forth herein.

HOW TO ENTER: No purchase is necessary to enter nor will a purchase increase your chances of winning. To enter, take a picture of your pet during the Entry Period, May 1 through May 15, 2014, and submit your photo to the Quorum Insurance, LLC, Facebook page at: www.facebook.com/QuorumInsurance. Limit one entry per household. All eligible entries will automatically be entered in the sweepstakes.

WINNER SELECTION: On or about June 2, 2014, two (2) winners will be selected in a drawing from all the eligible entries received. Winners will be determined by the number of Facebook “likes” their photos receive. Drawing will be conducted by the Administrator. You need not be present during the Drawing to win. Each winner will be notified by phone and will be required to sign and return a Statement of Eligibility, Release of Liability and Prize Acceptance form within 7 business days of receipt. Failure of a potential winner to timely return the required executed document within the specified time period may cause the prize to be forfeited and awarded to an alternate as solely determined by Sponsor. If a prize is refused, a prize notification is returned or deemed undeliverable, or the potential winner is disqualified for any reason, an alternate winner will be selected via a random drawing. Except where prohibited by law, acceptance of the prize constitutes permission for Sponsor to use winner’s name, hometown, likeness, statements, and other personally identifiable information for promotional, advertising and marketing purposes in any media throughout the world without additional prize, incentive, consideration, consent or review; and upon request, winner will provide written consent to such use. The odds of winning drawing depend upon the number of eligible entries during the Sweepstakes Period.

GRAND PRIZE: The one (1) winner whose photo received the most Facebook “likes” will receive a gift basket from VPI Pet Insurance valued at \$100, plus a PetSmart gift card valued at \$25. Total grand prize value: \$125. SECOND PRIZE: The one (1) runner-up will receive a PetSmart gift card valued at \$25. Total second prize value: \$25.

GENERAL PRIZE RESTRICTIONS: The prize winners must take delivery of the prize within 7 business days of notice of availability from the Sponsor or the prize may be forfeited and awarded to an alternate winner. Prizes may not be transferred or assigned until after the actual winner has complied with all his or her obligations under these Official Rules. No cash or other substitution may be made, except by the Sponsor, who reserves the right to substitute a prize in whole or in part with another prize of comparable or greater value if the intended prize is not available for any reason as determined by the Sponsor in its sole discretion. The prize winners will be responsible for all taxes (including but not limited to federal, state, local and/or income) on the prize and will be required to provide his/her Social Security Number for tax reporting purposes if the retail value of the prize being awarded is \$600.00 or greater (as determined in Sponsor’s sole discretion). Sponsor will file an IRS Form 1099 with the Internal Revenue Service for the prize if the retail value of such prize is \$600.00 or greater. Prize winners will be required to execute a Statement of Eligibility, Release of Liability and Prize Acceptance form prior to the prize being released to such winner. The execution of the Statement of Eligibility, Release of Liability and Prize Acceptance form by a prize winner is an explicit condition to releasing said prize; refusal by a prize winner to execute the Statement of Eligibility, Release of Liability and Prize Acceptance form will result in disqualification, and a new winner will be selected in accordance with these Official Rules.

GENERAL CONDITIONS / RELEASE: By participating, Entrant agrees to (a) release Sweepstakes Entities, their respective directors, officers, agents and employees from any and all liability for any claims, costs, injuries, losses or damages of any kind caused by (i) Entrant’s participation, including the unauthorized or illegal access to personally identifiable or sensitive information or the acceptance, possession, use, or misuse of the prize; (ii) any Sweepstakes Entities sponsorship or administration of the Sweepstakes; and (iii) Entrant’s and/or any third party’s use, sale, dissatisfaction or disposal of the prize; (b) acknowledge that said parties have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to the prize (any written warranty by the manufacturer concerning the prize will be provided along with the prize). Neither Sweepstakes Entities nor any service providers are responsible for incorrect or inaccurate transcription of Entry information, or for any human or other error, technical malfunctions, lost/delayed data or voice transmission, omission, interruption, deletion, defect, line failures of any telephone network, computer equipment, software, inability to access any online service or Website or to complete a telephone call or facsimile transaction, or any other error or malfunction, or late, lost or misdirected mail, or any injury or damage to participant’s or any other person’s computer related to or resulting from participation in this Sweepstakes. **CAUTION: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE, TAMPER WITH THE ENTRY PROCESS, OR OTHERWISE UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO COOPERATE IN THE PROSECUTION OF ANY SUCH INDIVIDUAL(S) AND TO PURSUE ALL REMEDIES TO THE FULLEST EXTENT PERMITTED BY LAW.** Failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. If for any reason the Sweepstakes is not capable of being executed as planned, or infection by computer virus, bugs, tampering, unauthorized intervention, fraud, action of Entrants, technical failures or any other causes which in the opinion of Administrator and/or Sponsor, corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Sweepstakes, Administrator reserves the right at its sole discretion to disqualify any suspect Entry or Entrant and/or to cancel, terminate, modify or suspend the Sweepstakes. In the event of any cancellation, termination or suspension, notice thereof will be posted at growfinancial.org. If the Sponsor decides to reconvene the Sweepstakes after a suspension, the determination of the prize winner will be made, from among all eligible, nonsuspect Entries received as of the date of the suspension, as Administrator determines in its sole discretion. Entries not complying with all rules are subject to disqualification.

DISPUTES: Entrants agree that (a) any and all disputes, claims and causes of action arising out of, or connected with, the Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in Hillsborough County, FL; (b) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes but in no event attorneys' fees; and (c) under no circumstances will Entrant be permitted to obtain awards for, and Entrant hereby waives all rights to, claim punitive, incidental and consequential damages and any other damages, other than out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. **SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS 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, Entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Florida, without giving effect to any choice of law or conflict of law rules (whether of State of Florida or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than State of Florida.

WINNER / RULES: For the name of the Sweepstakes winner and/or a copy of these Official Rules, mail a stamped, self-addressed envelope to: Quorum Insurance, LLC, 9927 Delaney Lake Drive, Tampa, FL 33619, Attn: "Quorum Insurance, LLC, Pet Photo Contest Sweepstakes." Requests must be received by June 30, 2014.