

CLEARSURANCE REWARD PROGRAM RULES, TERMS & CONDITIONS

By sharing a review in the Reward Program, you acknowledge that you have read and agree to be bound by the Reward Program Rules, Terms & Conditions (“Terms and Conditions”) and the decisions of Clearsurance, and that you satisfy all eligibility requirements.

The Reward Program is open to all humans age 21 years or older at time of entry who are registered on the Clearsurance website. Only U.S. residents are eligible to receive the reward. Employees of Clearsurance, its respective parents, siblings, children, subsidiaries, affiliates, advertising and promotion agencies, distributors, and merchants involved with this Reward Program, and their immediate family members and/or those living in the same household of each are not eligible to enter or win. The Reward Program is governed by USA law. The Reward Program is subject to all applicable federal, state and local laws and regulations. Void where prohibited by law. No purchase necessary to enter or win. A purchase will not improve your chances of winning.

HOW TO ENTER:

To enter the Reward Program, follow all onscreen instructions to complete and submit the online review form. You may enter as many truthful reviews as you like. A review of an insurance company qualifies as any positive, negative, or neutral experiences that the user has had with an insurance company who provided(s) the user’s home, renters and/or automotive insurance. To submit a review, you must register with Clearsurance. All entries must be received by June 30, 2017 11:59 P.M. Eastern Standard Time (“Reward Program Entry Period”). Online entrants are subject to all notices posted online, including but not limited to the Clearsurance [Privacy Policy](#).

REWARDS & APPROXIMATE RETAIL VALUES (“ARV”):

Maximum ARV of all rewards: \$1,000. Number of Rewards: ten rewards. Reward includes: \$1,000 paid directly to the reward recipient. All reward recipients will be required to submit proof of identification to Clearsurance. A check will be dispersed directly to the user. The user will be listed as the payee on the check. If the user is unable to receive payment, then the reward will be forfeited, and an alternate winner may be selected in accordance with Terms & Conditions from among the remaining eligible entries for the \$1,000 reward. Rewards may not be transferred or assigned except by Clearsurance. A reward may not be split between Clearsurance users and/or non-users. If one reward recipient only accepts a portion of the reward, the undispersed amount will be forfeited, and Clearsurance will not disperse the remaining portion of the undispersed reward. No user may receive more than one reward. No person may receive more than one reward. No household may receive more than one reward.

ODDS:

Odds of receiving a reward depend on number of eligible entries received during the Reward Program Entry Period.

THE FOLLOWING APPLIES TO THE ABOVE:

The top ten reviews submitted between April 2, 2017 and the Reward Program Entry Period will be rewarded in the Reward Program. The maximum number of times a Clearurance user may receive a reward during this Reward Program is one time. The top ten users will be measured by an aggregate score determined by the number of registered, Clearurance users indicating the review was helpful. Registered users can only deem an individual review helpful one time per review.

Clearurance will award a total of ten review contributors within two different categories. Each of these two categories will award five reward recipients, for a total of ten different users. If a person has more than one user identification, that person may only be awarded one time and may not be awarded more than one prize. Clearurance reserves the right to change the number of review winners per category if there are reasons in Clearurance's sole opinion as to why one category deserves to receive more than five winners, while another category deserves to receive less than five winners. Regardless, there will be ten, \$1,000 rewards dispersed. Each reward recipient will receive \$1,000 per rewarded review submission as determined by Clearurance. A Clearurance user is only allowed to receive one of the ten rewards during this reward program; however, a user may submit more than one review to increase the user's chance of winning. The two categories awarded are:

1. Best Overall;
2. Service above and beyond Expectations (for an insurance carrier).

Clearurance will determine the validity and credibility of each review. Clearurance has a team of content professionals dedicated to reading and screening every consumer review. If we have questions or concerns about a particular review, we may reach out to the reviewer to ask for additional information for validation purposes. If a review does not comply with our [Terms of Use](#), we will not publish it and may remove it if it is flagged, or otherwise invalidated. These decisions are within the sole discretion of Clearurance's executive team.

The top ten reviews will be selected after calculating the total number of points each review has received and after determining which category the review is eligible for. The determination of reward recipients will be determined by July 14, 2017 by Clearurance representatives whose decisions are final. Winners will be notified by email and at the Clearurance judges' discretion, will be required to complete and return an email confirmation of prize acceptance and possibly an Affidavit of Eligibility and Liability and a Publicity Release ("Affidavit/Release") within 7 days of notification, or an alternate reward recipient will be selected. The reward will be rewarded in 2017. The reward will only be released after the verification of a completed Affidavit/Release or prize notification to be determined by Clearurance. If a potential reward recipient cannot be contacted, or if the Affidavit/Release is returned as undeliverable, or if the selected winner cannot accept or receive the prize for any reason, or he/she is not in compliance with these Terms & Conditions, the prize will be forfeited and may be awarded to an alternate winner. If a

winner is otherwise eligible under these Terms & Conditions, but is nevertheless deemed a minor in his or her state of primary residence, the reward will be awarded in the name of winner's parent or legal guardian who will be required to execute the affidavit on the minor's behalf. No substitutions are permitted except if the reward is unavailable, in which case a reward of equal or greater value will be awarded as determined by Clearurance. The reward is non-assignable and non-transferable except to a surviving spouse. The reward recipient is responsible for all federal, state, local sales and income taxes. Any other incidental expenses on prize not specified herein are the sole responsibility of the reward recipient. Entry and acceptance of reward constitute permission to use reward recipient's name, reward amount, hometown and likeness for online posting and promotional purposes without further compensation, except where prohibited by law. Limit: one reward per household. Reward is guaranteed to be awarded. If Clearurance goes bankrupt or out of business, then the year they go out of business is the last year of payment for the premium. If Clearurance is acquired or merges, it is the new owner's discretion to keep paying for the premium service.

Participating entrants agree to these Terms & Conditions and the decisions of Clearurance, and release, defend and hold harmless Clearurance and its affiliated companies, and all other businesses involved in this Reward Program, as well as the employees, officers, directors and agents of each, from all claims and liability relating to their participation, acceptance and use or misuse of reward. Clearurance is not responsible for any typographical or other error in the printing of the offer, administration of the Reward Program or in the announcement of the prize.

Reward recipient acknowledges Clearurance and all other businesses concerned with this Reward Program and their agents do not make, nor are in any manner responsible for any warranty, representations, expressed or implied, in fact or in law, relative the quality, conditions, fitness or merchantability of any aspect of prize.

In the event of a dispute over the identity of an online entrant, entry will be deemed submitted by the "Authorized Account Holder" of the e-mail address submitted at time of entry. Authorized Account Holder means the natural person who is assigned to an e-mail address by an Internet access provider, online service provider, or other organization that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. Entry materials/data that have been tampered with or altered, or mass entries or entries generated by a script, macro or use of automated devices are void. Clearurance is not responsible for: (i) lost, late, misdirected, damaged, illegible or incomplete entries; or (ii) error, omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions of any kind, or inaccurate transmission of or failure to receive entry information by Clearurance on account of technical problems or traffic congestion on the Internet or at any web site or any combination thereof; or (iii) any injury or damage to entrant's or any other person's computer related to or resulting from participating in the Reward Program. By participating in the Reward Program, you (i) agree to be bound by these Terms & Conditions, including all eligibility requirements, and (ii) agree to

be bound by the decisions of Clearurance, which are final and binding in all matters relating to the Reward Program. Failure to comply with these Terms & Conditions may result in disqualification from the Reward Program. Clearurance reserves the right to permanently disqualify from any Reward Program it sponsors any person it believes has intentionally violated these Terms & Conditions and cancel the Reward Program if it becomes technically corrupted (including if a computer virus, bot or system malfunction inalterably impairs its ability to conduct the Reward Program), and to select ten reward recipients from among all eligible entries received prior to withdrawal. Legal Warning: ANY ATTEMPT BY AN individual, whether or not an ENTRANT, TO DELIBERATELY DAMAGE, destroy, tamper or vandalize this WEB SITE OR interfere with the OPERATION OF THE REWARD PROGRAM, IS A VIOLATION OF CRIMINAL AND CIVIL LAWS and CLEARSURANCE RESERVES THE RIGHT TO SEEK DAMAGES and diligently pursue all remedies against ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

DISPUTE RESOLUTION:

PLEASE READ THIS CAREFULLY. IT AFFECTS YOUR RIGHTS. YOU AGREE THAT BY ENTERING INTO THIS REWARD PROGRAM, YOU AND CLEARSURANCE ARE EACH WAIVING THE RIGHT TO TRIAL BY JURY OR TO PARTICIPATE IN A CLASS ACTION. YOU AND CLEARSURANCE AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. ANY ARBITRATION WILL TAKE PLACE ON AN INDIVIDUAL BASIS; CLASS ARBITRATIONS AND CLASS ACTIONS ARE NOT PERMITTED. ALL DISPUTES WILL BE SUBJECT TO CLEARSURANCE'S [TERMS OF USE](#) AS SET FORTH ON THE CLEARSURANCE WEBSITE. IF THERE IS A QUESTION OF [TERMS OF USE](#), THE CLEARSURANCE [TERMS OF USE](#) WILL PREVAIL.

This Reward Program shall be governed by and interpreted under the laws of the Commonwealth of Massachusetts, USA without regard to its conflicts of laws provisions. By participating, entrants agree that any and all disputes arising out of or relating in any way to this Reward Program shall be litigated only in courts sitting in the Commonwealth of Massachusetts, USA.

WINNERS LIST:

For a winners list (available after July 14, 2017), visit Clearurance.com.

CONFIDENTIALITY:

By entering the information, you are registering as a user on the Clearurance website and are bound by the [Terms of Use](#). You can unsubscribe easily from Clearurance by clicking on the unsubscribe link located at the bottom of the emails. Information provided by you to participate in this Reward Program is subject to Clearurance's [Privacy Policy](#).

CLEARSURANCE:

The personal information collected from each entrant in the course of the Reward Program will be used by Clearurance for the purposes of administration of the Reward Program and as otherwise permitted in accordance with Clearurance's [Privacy Policy](#). Please see Clearurance's [Terms of Use](#) for more information. Clearurance reserves the right to alter any rules of the Reward Program at anytime. If you have any questions or complaints about Clearurance's Reward Program, please contact info@clearurance.com.