



Call us today for a free quote on your Home & Auto Insurance and you could

WIN a \$500 Visa gift card!

As your insurance broker, we'll get you the best combination
of **product, price and service** for all of your insurance needs.

You'll get:

- Competitive group rates available
- Convenient payment options
- Personalized insurance consultation
- Discounts on multi-line and multi-vehicle policies
- 24/7 claims service



Home Insurance

Protect the place that you call home – house, condominium, rental residence, seasonal home.



Auto Insurance

Coverage for all of your vehicles – automobiles, motorcycles, snowmobiles, all-terrain vehicles (ATV), antique vehicles, campers, trailers, motor homes.

For Bilingual, contact: Najid Mansoori: najid.mansoori@cowangroup.ca, 613-842-5658 x52502 or 1-855-423-8839 x52502

This contest is an agreement between your Group Home & Auto Sponsor and Cowan Insurance Group Limited (Cowan). The contest will run from January 1, 2019, at 12:01 a.m. to April 30, 2019, at 11:59 p.m. (Contest). A contest draw will take place on May 6, 2019, and the winner of the contest will be contacted directly by a Cowan representative (Contest Draw). No purchase necessary. The prize for this contest is a Visa gift card valued at \$500 CDN (Prize). Non-refundable and non-transferable. Subject to applicable taxes and government deductions. Limit one (1) entry per person. All entries become the exclusive property of Cowan. No entries will be acknowledged or returned. Cowan is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified. Before being declared a winner of the contest, the eligible selected entrant will be required to correctly answer a mathematical skill-testing question without mechanical or other aid to be administered by telephone or email, at a pre-arranged, mutually convenient time. All reasonable efforts will be made to contact the eligible winner. If an eligible winner does not respond to the winning notification within 7 business days or fails to correctly answer the skill-testing question, Cowan reserves the right to randomly select a new eligible winner from among the remaining eligible entries for the Contest. Winners are required to prove eligibility and will be required to sign a declaration and release. The failure of an eligible winner to verify eligibility, or the return of any notification as undeliverable, or the failure to return the signed declaration and release will result in disqualification and the random selection of an alternate winner from among the remaining eligible entries for the Contest. In the event of any other non-compliance with rules, the Prize may be awarded to an alternate winner. To qualify to win the Contest Draw, entrants must live in a Canadian province (excluding Quebec). The Contest is open to eligible members of professional, trade or occupational associations, alumni associations, non-profit organizations, trade unions or employment groups that (i) have entered into an approved group home and auto insurance program with Cowan, (ii) who are legal residents of Canada, and (iii) who are age of majority in their province/territory of residence at the time of entry. To qualify for the Contest Draw, entrants must request a group home and auto insurance quote from Cowan and provide a policy renewal date prior to the closing of the Contest. Due to government insurance plans, Cowan does not offer auto insurance in British Columbia, Saskatchewan or Manitoba. Odds of winning depend on the number of eligible entries received before Contest closing dates. If for any reason the Contest is not capable of running as planned, including, but not limited to, tampering, unauthorized intervention, fraud, or any other causes beyond the reasonable control of Cowan which disrupts, corrupts or affects the administration, security, fairness, integrity or proper conduct of the Contest, then Cowan reserves the right to immediately, at its sole discretion, cancel, terminate, modify or suspend the contest. By participating in the Contest, each entrant agrees to release and hold Cowan harmless from any and all losses, damages, rights, claims and actions of any kind in connection with or resulting from participation in the Contest and/or acceptance, possession, or use of the Prize including, without limitation, personal injuries, death, property damages and any claims by third parties or otherwise based on publicity rights, defamation, or invasion of privacy. Entrants acknowledge that Cowan is not responsible or liable for any warranty, representation, or guarantee, express or implied, in fact or in law, relative to the Prize, except as set forth in these rules or otherwise required by law. Entrants' information may be used for marketing and entrants may receive marketing materials. The Contest Draw is administered by Cowan. Visa has no affiliation with the contest, prize, allocation or promotion. All rights reserved. All intellectual property, including but not limited to Cowan trade names, trademarks and logos are the property of Cowan and/or its parent, subsidiaries and/or affiliates and are registered and/or used in Canada.



We care about what you care about
www.cowangroup.ca

