

## 2019 NORCAL POLICYHOLDER PROXY DRAWING

1. **NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN.**
2. **SPONSOR:** NORCAL Mutual Insurance Company ("NORCAL" or "Sponsor").
3. **ELIGIBILITY:** The 2019 NORCAL Policyholder Proxy Drawing (the "Contest") is open only to NORCAL policyholders in good standing as of May 30, 2019, who are age 18 or over. Employees and Board members of Sponsor and all affiliated companies (and the immediate family members of all such employees or Board members, and all others with whom they are domiciled) are NOT eligible to participate in the Contest. The term "immediate family members" includes spouses, children, siblings, grandparents and grandchildren. The Contest is open to legal residents of the United States, and is subject to all federal, state, and local laws and regulations. Void where prohibited. Limit one Proxy per policyholder.
4. **CONTEST PERIOD:** Contest starts on April 1, 2019 and ends on May 1, 2019 (the "Contest Period").
5. **HOW TO ENTER:** NO PURCHASE NECESSARY. To enter, complete and submit NORCAL 2019 Proxy Materials ("Proxy") in any authorized manner within the timeframe set forth below. Policyholders submitting completed Proxies ("Entrant(s)") will be provided a chance to win in the Contest drawings ("Chances") as follows:
  - (i) if submitted online or by first class mail on or before May 1, 2019, one (1) chance to win a pair of Bose headphones, an iPad, or a Visa gift card (for prize details, see below).

All Proxies become the property of the Sponsor and will not be acknowledged or returned. Sponsor is not responsible for lost, late, misdirected, incomplete, stolen, damaged, or illegible Proxies.
6. **WINNER SELECTION/RANDOM DRAWING:** Three (3) Winners will be selected in a random drawing from all Chances provided for eligible Proxies. The random drawing will be conducted on or about May 30, 2019 by Sponsor, whose decisions on all matters relating to this Contest are final and binding in all respects pertaining to this Contest. Odds of winning the Prizes will depend on the number of Chances provided for eligible Proxies received. The maximum number of Chances is 16,500. The expected number of Chances is 1,327. Names of Winners will be posted on NORCAL's website, [www.norcal-group.com](http://www.norcal-group.com), and Winners will be notified by phone and/or email on or about June 10, 2019. The phone number and/or email address on file with the NORCAL Customer Service Team will be used to contact the Winners. In the event the phone number or email address on file with the NORCAL Customer Service Team is invalid, illegible, or is not that of the Winner, an alternate winner will be drawn at random from among all remaining eligible Chances.
7. **PRIZES:** A total of three (3) Prizes will be awarded for a total approximate retail value (ARV) of \$879.98, as follows:
  - One Entrant will win a pair of Bose® Noise Cancelling Headphones II (ARV \$349.99).
  - One Entrant will win a 32GB Apple iPad® with Wi-Fi (ARV \$329.99).

- One Entrant will win a \$200 Visa® Gift Card.
8. **PRIZES, GENERAL:** Limit one Prize per policyholder. Prizes are non-transferable and must be accepted as awarded. No cash or other substitution may be made. Subject to sufficient eligible Winners, all Prizes will be awarded. All federal, state, and local taxes, where applicable, are the sole responsibility of the Winner. Each Winner is also responsible for all fees, surcharges, and expenses not mentioned herein and associated with acceptance, award, enjoyment, and/or use of a Prize. Sponsors are not responsible for winner limitations that prevent acceptance or use of any Prize.
  9. **CONDITIONS OF PARTICIPATION:** By participating, Entrants agree to these Official Rules and the decisions of Sponsor, which shall be final and legally binding in all matters relating to this Contest. Sponsor may rescind the Contest, without liability, in the event of printing or production errors, or electronic failures of any kind. Sponsor reserves the right to modify these Official Rules for clarification purposes without materially affecting the terms and conditions of the Contest. By accepting a Prize, where permitted by law, Winner grants to Sponsor the right to print, publish, broadcast, and use, worldwide in any media now known or hereafter developed, discovered, or devised, including but not limited to the Internet, at any time or times, the Winner's full name, portrait, picture, voice, and likeness for advertising, trade, and promotional purposes without additional consideration, and without review, approval, or notification. Failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.
  10. **GENERAL CONDITIONS & RELEASE:** Affidavits of Eligibility will be sent to the Winners by UPS, next day delivery, no later than June 10, 2019. All Winners are required to complete, execute, and return an Affidavit of Eligibility and Release within seven (7) days of notification. If documents are not returned timely, or if Winner is found ineligible or not in compliance with these Official Rules, disqualification will result, and, if time permits, the prize will be awarded to an alternate winner from among all remaining eligible Proxies. Entrants, by participating, release and agree to hold Sponsor harmless from any and all liability for any injuries, losses, or damages of any kind to persons, including death, and property, arising in whole or in part, directly or indirectly, from acceptance, use, or misuse of any Prize, participation in any Contest related activity, participation in this Contest, or claims based on publicity rights, defamation, or invasion of privacy and merchandise delivery. Further, Entrants acknowledge that Sponsor has neither made nor is responsible or liable for any warranty, representation, or guarantee, express or implied, in fact or in law, relative to any Prize. By participating in this Contest, Entrants agree to abide by and be bound by these Official Rules, and agree that the Contest results as determined by Sponsor are final in all respects. All Entrants agree to release Sponsor from any liability in connection with entries that are ineligible as a result of being lost, late, illegible, damaged, incomplete, stolen, postage due, or misdirected; and to release the Sponsor from any liability in connection with any typographical or other human or technical errors in the offer or administration of this Contest, including but not limited to errors in advertising, these Official Rules, the selection and announcement of a Winner(s), or the distribution/awarding of a prize(s).
  11. **PRIZES, DELIVERY:** All Prizes will be sent within seven (7) days of receipt of Affidavit of Eligibility of the Winner. Sponsor is not responsible for lost, delayed, or mishandled shipments. All Prizes

will be sent to the addresses listed on the Proxies of the Winners. Sponsor is not responsible for incorrect addresses listed on the Winners' Proxies or failure of delivery for any reason.

- 12. USE OF INFORMATION:** The information that you provide in connection with the Contest may be used for Sponsor's internal purposes, but will not be provided to third parties, except as expressly stated above or as otherwise necessary for the administration of the Contest or as required by law or legal process.

**Note:** The Contest and these Official Rules do not affect your rights as a policyholder in any way, including without limitation your right to withdraw a proxy or to give a revised later-dated proxy.

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