

AMERICAN MODERN YAYSAYER SWEEPSTAKES OFFICIAL SWEEPSTAKES RULES

- 1. Sponsor.** The promoter and sponsor of this Sweepstakes is: American Modern Insurance Group, Inc., 7000 Midland Boulevard Amelia, Ohio 45102 (referred to as “American Modern”, “Sponsor”, “we”, or “us”, and/or “our”).
- 2. Sweepstakes Period.** The American Modern Yaysayer Sweepstakes (“Promotion” or “Sweepstakes”) begins 12:01 a.m. Eastern Time (“ET”) on June 12, 2017 and ends at 11:59 p.m. ET on June 23, 2017 (“Sweepstakes Period”).
- 3. How to Enter.** After registering for the Sweepstakes, you will have the opportunity to enter a drawing to win the grand prize of \$5,000 (“Grand Prize”). If you don’t win the Grand Prize, you still have the opportunity to win one (1) of ten (10) prizes of \$100. You will automatically receive points for watching animations and videos, listening to webinars, defeating naysayers via gameplay, visiting the <Yaytopia gifographic> and answering survey questions, up to the maximum of 3,000 points. You will receive 100 points for each successful completion of an educational activity for animations, videos, and webinars, up to the a maximum of 1,000 for educational activities. You will receive 100 points for each successful completion of a game play, up to the a maximum of 1,000 for game plays. You will receive 1000 points for successful completion of a survey questions, up to the a maximum of 1,000 for surveys. Every 100 points that you earn in these activities will automatically be converted into 1 Sweepstakes entry. You can earn a maximum of 30 entries to the Sweepstakes.

Alternatively, you may obtain free entry into the drawing. There are two alternative ways to enter the Sweepstakes for free: (1) by mail or (2) by e-mail. To register and enter by mail, you may print your name, producer number, agency’s name, address, phone number, e-mail address, and the words “American Modern Yaysayer Sweepstakes” on a 3” x 5” card, insert the card into an envelope and mail to: American Modern Yaysayer Sweepstakes, ATTN Z. Miller, 7000 Midland Boulevard Amelia, Ohio 45102. An “American Modern Yaysayer Sweepstakes” 3” x 5” card postmarked from June 12, 2017 to June 28, 2017 will be entered into the prize drawing. Alternatively, you may register and enter for free by sending an email to Yaysayers@amig.com including your name, producer number, agency’s name, address, phone number, e-mail address, and the words “American Modern Yaysayer Sweepstakes” in the subject line. An “American Modern Yaysayer Sweepstakes” e-mail received from June 12, 2017 to June 23, 2017 will be entered into the drawing. Whether you participate by mail and/or e-mail, you will receive 300 points (or three (3) entries into the Sweepstakes drawing) for an alternative entry. You may submit one entry per day during the Sweepstakes Period, but you may not submit more than 10 entries total. The maximum number of points that you will be awarded is 3,000 (or 30 entries into the Sweepstakes drawing). Multiple mailings or e-mails on the same day or submission of entries in excess of the maximum will result in disqualification.

- 4. Eligibility.** The Sweepstakes is open to the licensed and appointed insurance agents of American Modern who register for and participate in the American Modern Yaysayer Sweepstakes during the Sweepstakes Period, have permission to participate from their agency, are legal residents of one (1) of the fifty (50) United States or the District of Columbia and are 18 years of age or the age of majority in the jurisdiction in which they reside, whichever is greater, or older, at the date of entry. Employees, household members of employees, and family members of the employees, of American Modern Insurance Group, Inc., or any parent, affiliate, or subsidiary of any such company and its promotional partners are not eligible to enter or win. Subject to all federal, state and local laws and regulations. Void where prohibited or restricted by law. NO PURCHASE NECESSARY TO ENTER OR WIN AND A PURCHASE WILL NOT

IMPROVE THE CHANCE OF WINNING. The completion of an insurance quote, purchase, or sale of a policy is not necessary to enter or win the Sweepstakes.

5. Winner Selections and Prizes. At the conclusion of the Sweepstakes Period, on or about June 23, 2017. Sponsor will conduct a drawing and randomly select one (1) winner of the \$5,000.00 Grand Prize and ten (10) additional individual winners of the ten (10) \$100 prizes from all eligible entries. Odds of winning depend on the number of eligible entries received and may vary. Prizes awarded are subject to verification of eligibility and compliance with these Official Rules. All taxes for the prize are the responsibility of the winner and a 1099 may be issued to winner. No substitution or transfer of the prize or awarded right in lieu of the prize or awarded right will be permitted, except in Sponsor's sole discretion. We will attempt to notify winners by e-mail or mail within ten (10) days of the drawing. Regardless of the number of entries in a drawing, a person may win a maximum of one (1) prize from the drawing. If the entry of a previous winner of a drawing prize is selected, Sponsor will conduct another random drawing to select an alternate winner or determine no winner in Sponsor's sole discretion.

6. General Rules. By participating in this Sweepstakes, entrants agree to the Official Rules and the decisions of the Sponsor, which shall be final and binding in all respects. Each entrant also agrees to comply with any and all applicable laws in connection with participation in the Sweepstakes. We are not responsible for any printing or typographical error in any material associated with the Sweepstakes. We are not responsible for failed, interrupted, or errant transmissions, lost, late, misdirected, incomplete, damaged, intercepted, stolen, or illegible entries, however arising, whether by technical failure or otherwise, or prize notifications or claims. We reserve the right to cancel, terminate, modify, or otherwise suspend this Promotion for any reason, including, without limitation, printing errors, web site errors, transmission errors, other mistakes in the production or operation of the Promotion or if a computer virus, bug tampering, unauthorized intervention, or other technical or security problem of any sort corrupts or disrupts the Sweepstakes' administration, security, or proper play. Sponsor also reserves the right to disqualify, in its sole discretion, any person tampering with the entry process, the operation of any web site associated with the Sweepstakes, or who is otherwise in violation of these Official Rules. Sponsor also reserves the right to seek damages from any person deliberately undermining the legitimate operation of the Sweepstakes, which may violate these Official Rules, criminal law, or civil law. Sponsor's failure to enforce any term or provision of these Official Rules shall not constitute a waiver of any term or provision. Winners may be required to sign and return an Affidavit of Eligibility, liability/publicity release, where permitted by law, a W-9, and assignment of rights within ten (10) days of a notification attempt or the prize will be forfeited and an alternate winner may be determined by the Sponsor in its sole discretion. Return of prize notification as undeliverable may result in disqualification and alternate determination by the Sponsor in its sole discretion. In the event of a dispute over the identity of the winner, the winner will be deemed to be the Authorized Account Holder of the e-mail address account used to enter the Sweepstakes, subject to verification of eligibility and compliance with these Official Rules. "Authorized Account Holder" is defined as the natural person who is assigned an e-mail address by an Internet service provider, online service provider, or other organization (e.g., business, educational institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. These Official Rules shall be construed in accordance with the laws of the State of Ohio, without giving effect to any choice of law or conflict of law principles or rules, and by entering, you consent to the exclusive venue and jurisdiction of the state and federal courts of Cincinnati, Ohio, in all disputes arising out of or related to the Sweepstakes.

7. Release. By entering the Sweepstakes, you hereby grant the Sponsor and its legal representatives the unrestricted, absolute, perpetual, worldwide right (but not the obligation) and license to use, copy, modify, edit, create derivative works from, display, transmit, perform, distribute, publish, exhibit and

otherwise use the submitted entry in any and all media or form of communication, whether now existing or hereafter developed, including on Sweepstakes and Sponsor's websites or those websites owned by Sponsor or anyone acting with Sponsor's authority, all for the purpose of operating and publicizing the Sweepstakes. Winner waives any right to royalties or other compensation arising from or related to the use of entries. Participating in the Sweepstakes constitutes permission to the Sponsor to use participants' names, voice, likeness, age, city, state and/or image and Photo for purposes of advertising and trade without further compensation, unless prohibited by law.

8. Limitation of Liability. BY PARTICIPATING IN THE SWEEPSTAKES, YOU AGREE THAT SPONSOR, AGENTS, RETAILERS, ADVERTISING AND SWEEPSTAKES AGENCIES, AND ALL OF THEIR RESPECTIVE SHAREHOLDERS, OFFICERS, DIRECTORS, EMPLOYEES AND ASSIGNS, MEMBERS, REPRESENTATIVES AND AGENTS (COLLECTIVELY, THE "RELEASED PARTIES"), WILL HAVE NO LIABILITY WHATSOEVER FOR, AND WILL BE HELD HARMLESS BY YOU FOR ANY LIABILITY FOR ANY BODILY INJURY, LOSS, OR DAMAGES (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL OR PUNITIVE DAMAGES, ATTORNEYS' FEES, AND COURT COSTS) OF ANY KIND DUE TO PERSONS, INCLUDING DEATH AND PROPERTY, DUE IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM ENTRY CREATION, SUBMISSION, THE ACCEPTANCE, POSSESSION AND USE OR MISUSE OF THE PRIZE, IF APPLICABLE, OR PARTICIPATION IN THIS SWEEPSTAKES OR PARTICIPATION IN ANY SWEEPSTAKES-RELATED ACTIVITY. YOU HEREBY WAIVE ALL RIGHTS AND RELEASE EACH OF THE RELEASED PARTIES FROM ANY CLAIM OR CAUSE OF ACTION, WHETHER NOW KNOWN OR UNKNOWN, OF ANY KIND, INCLUDING BUT NOT LIMITED TO DEFAMATION, INVASION OF RIGHT TO PRIVACY, PUBLICITY OR PERSONALITY OR ANY SIMILAR MATTER, RELATING TO THE SWEEPSTAKES, THE OPERATION THEREOF, OR ANY ENTRY, OR BASED UPON OR RELATING TO THE USE AND EXPLOITATION OF ANY ENTRIES AS CONTEMPLATED HEREIN, OR USE IN COMPOSITE FORM, EITHER INTENTIONALLY OR OTHERWISE. THE PROMOTION AND PRIZES ARE PROVIDED "AS IS" AND THE SPONSOR DISCLAIMS ANY AND ALL WARRANTIES, WHETHER EXPRESS OR IMPLIED IN CONNECTION WITH THE SWEEPSTAKES AND/OR PRIZES.

9. Privacy. All information collected by us will be treated in a manner consistent with these Official Rules and our Privacy Policy, which can be found online at <https://www.amig.com/company/privacy-notice/>.

10. Winners. For names of the winners, please write to: American Modern Yaysayer Sweepstakes Winners List, ATTN: Z. Miller, 7000 Midland Boulevard Amelia, Ohio 45102, postmarked by July 7, 2017.

11. Severability. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect.

Date: May 11, 2017

