

“Stovenator/Fire Safety Contest”

OFFICIAL CONTEST RULES

The Co-operators Group Ltd

(the “Sponsor”)

The Contest opens October 7, 2013 at 8:00 am EST

and runs until November 30, 2013 at 11:59 pm EST.

(the “Contest Period”)

1. ELIGIBILITY

To enter and be eligible to enter the Stovenator/Fire Safety Contest (the “Contest”), individuals must be a legal resident of Canada and must be of the age of majority in the province or territory of residence at the time of entry in the Contest (“Entrants”). Individuals must be a member of one of the following:

- Agrifoods International Cooperative Limited
- Alberta Federation of Agriculture
- Amalgamated Dairies Limited
- Gay Lea Foods Co-operative Limited
- Granny’s Poultry Cooperative (Manitoba) Ltd.
- GROWMARK, Inc.
- Keystone Agricultural Producers
- La Coop fédérée*
- Lilydale Inc
- Northumberland Co-operative Limited
- Okanagan Tree Fruit Cooperative
- Ontario Federation of Agriculture
- Organic Meadow Co-operative Inc.
- Scotsburn Co-operative Services Limited
- UFA Co-operative Limited
- Viterra Inc.

The contest is subject to all applicable federal, provincial and municipal laws and regulations.

2. HOW TO ENTER

NO PURCHASE NECESSARY. To enter the Contest, Entrants will be asked to submit answers to community@cooperators.ca from October 7, 2013 at 8:00 a.m. EST to November 30, 2013 at 11:59 p.m. EST. Submissions with correct answers will be entered for a chance to win.

Entrants can enter once.

Sponsor is not responsible for lost, late, garbled, incomplete, or misdirected entries, or entries that are processed late or incorrectly or are lost due to human, computer or electronic malfunction or other error. The use of computer programs and other automatic means to submit multiple entries is prohibited.

Submissions become the property of the Sponsor.

3. PROCEDURE FOR JUDGING ENTRIES AND AWARDING PRIZES

On December 2, 2013 three potential winners will be selected by a random draw among all eligible entries. To be declared a winner, the selected Entrant must meet all eligibility criteria, have correctly answered a mathematical skill testing question set by the Sponsor, and must complete and return to the Sponsor a signed Declaration and Release within the time period indicated in the Declaration and Release.

Attempts will be made by the Sponsor to contact the selected Entrant by telephone and/or e-mail for a period of two (2) days from the first attempt of contact. If any selected Entrant cannot be contacted within the two (2) days period or if contacted does not confirm arrangements for his/her prize with the Sponsor or meet all of the contest conditions to be declared a winner, by no later than two (2) days after being contacted, he/she shall be disqualified and the Sponsor reserves the right, in its sole and absolute discretion, to randomly select another eligible Entrant as the winner, in the same manner.

The odds of winning are dependent upon the number of eligible entries received.

4. DESCRIPTION OF PRIZE

1st drawn prize: One Two-Storey Emergency Escape Ladder (Retail value \$59.99)

2nd drawn prize: One Combination Smoke & CO alarms (Retail value \$53.99)

3rd drawn prize: One Combination Smoke & CO alarms (Retail value \$53.99)

5. GENERAL RULES

5.1 To be declared a winner, the selected Entrant must first correctly answer a mathematical skill-testing question.

5.2 By entering the Contest and through the Declaration and Release, the winner agrees to permit the Sponsor and its respective advertising and promotional agencies to use the winner's name and/or likeness (including without limitation his/her photograph), and/or his/her voice and statements regarding the contest, for any advertising or promotional purposes connected with this contest, in any media whatsoever, including without limitation, on any website operated by the Sponsor, without payment of any kind to the winner.

5.3 The winner shall sign a document attesting to his/her eligibility as stipulated in paragraph 1 of these rules and releasing the Sponsor, its affiliates, as well as their respective directors, officers and employees, from all liability for any damage or loss arising from participation in this Contest or from the awarding, acceptance or use of the prize.

5.4 The prize shall be accepted "as is" and may not be exchanged for an amount of money, nor sold nor transferred. No substitutions will be allowed.

5.5 If the prize cannot be awarded as described in these rules, the Sponsor, its affiliates, as well as their respective directors, officers and employees, reserve the right to substitute a prize or prize component with another of comparable value.

5.6 Refusal to accept the prize releases the Sponsor, their affiliates, as well as their respective directors, officers and employees, of any responsibility and obligation toward the winner.

5.7 The Sponsor and its affiliates and agencies and their respective officers, directors, employees, agents or representatives shall assume no liability resulting from: (i) losses, delays, typographical errors, poor technical or phone operations, loss or stealing of data-processing, breach of software or computer equipment, losses of communication facilities, text messages or e-mails or fraudulent entries; (ii) any failure of the Sponsor's computers or contest website during the contest period; (iii) any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, access providers, computer equipment, software; (iv) failure of any e-mail or entry to be received by the Sponsor for any reason; (v) any injury or damage to an Entrant's or any other person's computer or cell phone related to or resulting from participating or attempting to participate, in the Contest. The Sponsor reserves the right, in its sole and absolute discretion, to amend, suspend or terminate this Contest should a virus, bug or other cause beyond the reasonable control of the Sponsor corrupt or adversely affect the administration, security, impartiality, or intended operation of this Contest, including without limitation the operation of the contest website. Any attempt to deliberately damage any website or to undermine the legitimate operation of this promotion is a violation of criminal and civil laws, and should such an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law, including criminal prosecution. Entries are subject to verification and will be declared invalid if they are late, illegible, generated by robotic programming, falsified, or tampered with in any way.

5.8 The Sponsor, and its respective affiliates and agencies and their respective officers, directors, employees, agents or representatives shall assume no liability of any kind whatsoever in any cases in which their inability to act, results from an event or situation unforeseeable or beyond their control, including more particularly a strike, lock-out or any other labour dispute in their place of business or the or the location of any other relevant third party.

5.9 All personal information, such as name, address, telephone number, e-mail address and age submitted with an entry, is collected solely for the purposes of administering this Contest and shall not be used for any other purpose without consent. By providing this information, all Entrants consent to it being used for the stated purposes.

5.10 Entrants agree to abide by these Contest rules and by all decisions of the Sponsor are final and binding with respect to all aspects of the Contest, including, without limitation, eligibility and/or disqualification of entries.

5.11 The Contest rules are available on www.cooperators.ca