



CLARITY BLOG BOOK GIVEAWAY OFFICIAL RULES

1. **ELIGIBILITY:** Jewelers Mutual Insurance Group Clarity Blog Book Giveaway ("Giveaway") is open only to legal residents of the United States, who are at least eighteen (18) years old (19 years of age for residents of Alabama or the District of Columbia) at the time of entry. Employees, Agents, Brokers, Vendors And Third-Party Advisors ("Representatives") of Jewelers Mutual Insurance Company, all of their related entities, and each of their respective employees, shareholders, directors, officers, agents and assigns, their parent and affiliate companies as well as the immediate family (spouse, parents, siblings and children) and household members of each such individual representative are not eligible to enter. The Giveaway is subject to all applicable federal, state, and local laws and regulations. Void where prohibited or restricted by law. Participation constitutes entrant's full and unconditional agreement to these official rules and Sponsor's decisions, which are final and binding in all matters related to the Giveaway. Winning a prize is contingent upon fulfilling all requirements set forth herein.

2. **SPONSOR AND ADMINISTRATOR:** Jewelers Mutual Insurance Company, 24 Jewelers Park Drive, Neenah, WI 54956.

3. **TIMING:** Giveaways Begin 8:00am (CST) April 19, 2018 and Expires 11:00pm (CST) April 26, 2018. ("Promotional Period").

4. **HOW TO ENTER—NO PURCHASE NECESSARY:** During the Promotional Period, you can enter the Giveaway by "commenting" on Jewelers Mutual's Clarity blog post from April 19, 2018 with your own tip(s) for attracting and engaging young shoppers in your store. You may enter once per email address during the Promotional Period.

5. **PRIZE DRAWING:** Administrator will randomly select one (1) Prize Winner to receive a signed copy of Jeff Fromm's new book "Marketing to Gen Z" (\$21 retail value). The winner will be announced on April 27, 2018.

The prizes are non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute a prize for one of equal or greater value if the designated prize should become unavailable for any reason. The winner is responsible for all taxes and fees associated with prize receipt and/or use. Odds of winning the prize depend on the number of eligible entries received during the Promotional Period.

6. **PRIZE NOTIFICATION:** The winner will be notified via email and announced as a comment on the Jewelers Mutual Clarity Blog giveaway post. Sponsor's decisions as to the administration and operation of the Giveaway and the selection of the potential winner are final and binding in all matters related to the Giveaway. A potential winner will have seven (7) business days after notification to claim the prize. If a potential winner fails to claim the prize within the specified time frame, then the potential winner forfeits any prize. Potential winner must continue to comply with all terms and conditions of these

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Official Rules, and winning is contingent upon fulfilling all requirements. In the event that a potential winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. Only one (1) Alternate Drawing will be held, after which the prize will remain un-awarded. Prizes will be fulfilled no later than 10 Weeks after the conclusion of the Giveaway.

7. GIVEAWAY LOCATION: The Giveaway will be hosted online through the Jewelers Mutual Clarity Blog page. This promotion is in no way sponsored, endorsed or administered by, or associated with, Jeff Fromm. You are providing your information to Jewelers Mutual Insurance Company.

8. RELEASE: In exchange for the potential or actual receipt of any prize, each entrant agrees to release and hold harmless Sponsor, the Administrator, and each of their respective parents, subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, or prize suppliers, as well as each of all such entities' or persons' respective officers, directors, employees and agents (collectively, the "Released Parties"), from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, which entrant may have against any Released Party, arising out of entry or participation in the Giveaway or the receipt, use, or misuse of any prize.

9. PUBLICITY: Except where prohibited, participation in the Giveaway constitutes winner's consent to Sponsor's and its agents' use of winner's name, likeness, photograph, video, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.

10. TAXES: All federal, state and/or local income and other taxes, if any, are the winner's sole responsibility.

11. GENERAL CONDITIONS: Sponsor reserves the right to cancel, suspend and/or modify the Giveaway, or any part of it, if any fraud, technical failures or any other factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Giveaway, as determined by Sponsor in its sole discretion. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Giveaway or to be acting in violation of these Official Rules or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Giveaway may be a violation of criminal and civil law, and should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term or provision of these Official Rules shall not constitute a waiver of that term or provision.

12. LIMITATIONS OF LIABILITY: The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Giveaway; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or

software; (3) unauthorized human intervention in any part of the entry process or the Giveaway; (4) technical or human error which may occur in the administration of the Giveaway or the processing of entries; (5) late, lost, undeliverable, damaged or stolen entries; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Giveaway or receipt or use or misuse of any prize. If for any reason an entrant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry in the Giveaway, provided that if it is not possible to allow another entry due to discontinuance of the Giveaway, or any part of it, for any reason, Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, un-awarded, eligible prize claims.

13. DISPUTES: Entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Giveaway or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Eastern District of Wisconsin or the appropriate Wisconsin state court located in Winnebago County, Wisconsin; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, not to exceed \$250.00, including costs associated with entering this Giveaway, but in no event including attorney fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental, consequential, or any other damages, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these official rules, or the rights and obligations of the entrant and Sponsor in connection with the Giveaway, shall be governed by, and construed in accordance with, the laws of the state of Wisconsin without giving effect to any choice of law or conflict of law rules (whether of the state of Wisconsin or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the state of Wisconsin.

14. ENTRANT'S PERSONAL INFORMATION: Information collected from entrants is subject to Sponsor's and Administrator's privacy policy.

15. OPT-OUT OPTION: If any participant wants to opt-out of the opportunity to receive any additional information via the Sponsor's Giveaway mailing list, email the Sponsor at communications@jminsure.com and your name will be removed from the list within ten (10) business days of the request.

16. TRADEMARKS/COPYRIGHT: The trademarks and copyrights of Sponsor and Administrator are proprietary to each entity.



17. WINNER'S LIST: To request confirmation of the winner(s), send a self-addressed, stamped envelope to Clarity Blog Book Giveaway Winners List c/o Jewelers Mutual Insurance Group, 24 Jewelers Park Drive, Neenah WI 54956.

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