

2016 PROGRAM RULES & REGULATIONS

Adventures in Success

Program Overview: The objective of the Program is to encourage eligible agencies to exceed their annual premium volume booked during the previous year by either \$50,000; \$100,000; \$300,000; or \$500,000 (over premium booked between January 1, 2015 and December 31, 2015).

Eligibility: Adventures in Success (the “Program”) is open to all agencies appointed by J.M. Wilson Corporation (the “Sponsor”) as of the date of registration. Agencies must be registered to participate. Registered agencies may only participate in the Program as one entity; participation is not offered to individual producers within an agency.

Agreement to Rules: By participating, you agree to be fully unconditionally bound by these Rules, and you represent and warrant that you meet the eligibility requirements set forth herein. In addition, you agree to accept the decisions of the Sponsor, as final and binding as it relates to the content. The Program is subject to all applicable federal, state and local laws.

Program Rules: For prize eligibility, the total annual premium booked in 2016 must exceed total annual premium booked in 2015 by either \$50,000; \$100,000; \$300,000; or \$500,000. All premium must be booked between January 1, 2016 and December 31, 2016 in order to qualify. Booked premium is defined as new and renewal policies, additional premium and return premium endorsements, cancellations, and audits. All policies on a reporting form or payment plan are applied as they are booked.

How to Register: Registration is only valid when completed by the agency principal or an individual with ownership in the agency. To register, the agency principal/owner must complete the online registration form provided on the Program’s website (<http://info.jmwilson.com/ais2016-registration>) on or before March 31, 2016.

The registration entry must fulfill all incentive program requirements, as specified, to be

eligible and considered valid. Registration entries that are not complete or do not adhere to the rules or specifications may be disqualified at the sole discretion of the Sponsor.

Program Period: All premium must be booked between 12:01 a.m. on January 1, 2016 and 11:59 p.m. on December 31, 2016 in order to qualify (over premium booked between January 1, 2015 and December 31, 2015).

Prizes: Trip packages must be booked between April 20, 2017 and December 31, 2017 at the discretion of the prize recipient. Holidays are excluded. Trips must be booked three months prior to departure. Any trip not redeemed by September 30, 2017 will be forfeited. The specifics of the trip packages/options shall be solely determined by the Sponsor. A prize may be transferred at the sole discretion of the Program registrant with the exclusion of any associates, affiliates, or person(s) acting on behalf of J.M. Wilson Corporation. No other prize substitution permitted except at Sponsor's discretion. No request for cash equivalent is permitted. Any and all prize related expenses, including without limitation any and all federal, state, and/or local taxes shall be the sole responsibility of the trip recipient and/or ultimately the Program registrant. Acceptance of the prize constitutes permission for J.M. Wilson Corporation to use the participating agency's name, likeness, and statements about the Program for purposes of advertising and trade without further compensation, unless prohibited by law. Eligible Program registrants awarded a prize will choose one option from the following selections, as applicable:

\$50,000 - \$99,999 increase in annual premium

Option 1: Tampa, FL

- Round-trip airfare to Tampa, FL
- Three-night stay at the Grand Hyatt Tampa Bay
- Mid-size car rental

Option 2: Las Vegas, NV

- Round-trip airfare to Las Vegas, NV

- Three-night stay at the Aria Resort and Casino
- Private transfers to-and-from the airport

Option 3: **Nashville, TN**

- Round-trip airfare to Nashville, TN
- Three-night stay at the Sheraton Music City Hotel
- Mid-size car rental

\$100,000 - \$299,999 increase in annual premium

Option 1: **San Antonio, TX**

- Round-trip airfare to San Antonio, TX
- Four-night stay at the Westin Riverwalk
- Private transfers to-and-from the airport

Option 2: **Toronto, Ontario**

- Round-trip airfare to Toronto, Ontario
- Four-night stay at the Fairmont Royal York
- Private transfers to-and-from the airport

\$300,000 - \$499,999 increase in annual premium

Option 1: **Scottsdale, AZ**

- Round-trip airfare to Scottsdale, AZ
- Four-night stay at the Fairmont Scottsdale
- Mid-size car rental

Option 2: **Montreal, Quebec**

- Round-trip airfare to Montreal, Quebec
- Four-night stay at the Sofitel Montreal Golden Mile
- Private transfers to-and-from the airport

Option 3: **Trade-in for two trips**

- Choice of two trips from the \$50,000 - \$99,999 category

\$500,000+ increase in annual premium

Option 1: **Bermuda**

- Round-trip airfare to Bermuda
- Five-night stay at the Fairmont Southampton
- Deluxe oceanview room
- Private transfers to-and-from the airport

Option 2: Jamaica

- Round-trip airfare to Jamaica
- Five-night, stay at the all-inclusive Iberostar Rose Hall
- All-inclusive accommodations
- Private transfers to-and-from the airport

Option 3: Trade-in for two trips

- Choice of two trips from either the \$50,000 - \$99,999 category, or the \$100,000 - \$299,999 category. *Note: Both trips do not have to be within the same category (may choose one trip from the \$50,000 - \$99,999 category and the other from the \$100,000 - \$299,999 category)*

Winner notification: Winners will be notified on or before January 29, 2017 via email to the email address used to register for the Program. J.M. Wilson Corporation shall have no liability for a winner's failure to receive notices due to winners' spam, junk e-mail or other security settings or for winners' provision of incorrect or otherwise non-functioning contact information.

Rights Granted by you: By registering to participate in the Program, you understand that the Sponsor, or anyone acting on behalf of J.M. Wilson Corporation, will have the right, where permitted by law, without any further notice, review or consent to print, publish, broadcast, distribute, and use, worldwide in any media now known or hereafter in perpetuity and throughout the World, your participation in the program; including, without limitation, the agency and/or anyone acting on behalf of the agency's name, portrait, picture, voice, likeness, image or statements about the Program, and biographical information as news, publicity or information and for trade, advertising, public relations and promotional purposes without any further compensation.

Terms: Participating agencies must be in Good Financial Standing as defined by the J.M. Wilson Solicitor Agreement in order to accept, receive, and/or qualify for prize redemption. The Sponsor reserves the right to award or cancel booked trip packages at any point prior to trip departure dates.

Any and all expenses associated with the prize that are not listed and/or specified by the Sponsor within a trip package, including, but not limited to, fees associated with obtaining passport or any documents, services, etc. that may be required for travel, travel to and from the nearest major metropolitan airport, resort fees, parking fees, baggage charges, meals, long-distance calls, rental car taxes, any personal departure from the scheduled itinerary, are the responsibility of the traveler(s), and/or ultimately the Program registrant.

The Sponsor reserves the right, in its sole discretion to cancel, terminate, modify or suspend the Program should (in its sole discretion) a virus, bugs, unauthorized human intervention, fraud or other causes beyond its control corrupt or affect the administration, security, fairness or proper conduct of the Program.

By entering the Program you agree to receive emails periodically from J.M. Wilson Corporation. You can opt-out of receiving this communication at any time by clicking the email preferences link in the email.

Limitation of Liability: By entering you agree to release and hold harmless J.M. Wilson Corporation and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers and directors from any liability, illness, injury, death, loss, litigation, claim or damage that may occur, directly or indirectly, whether caused by negligence or not, from (i) such entrant's participation in the Program and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof, (ii) technical failures of any kind, including but not limited to the malfunctioning of any computer, cable, network, hardware or software; (iii) the unavailability or inaccessibility of any transmissions or telephone or

Internet service; (iv) electronic or human error which may occur in the administration of the Program.

Disputes: As a condition of participating in this Program, participant agrees that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or connected with this Program, shall be resolved individually, without resort to any form of class action. Further, in any such dispute, under no circumstances will participant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental, or consequential damages, including reasonable attorneys' fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Program), and participant further waives all rights to have damages multiplied or increased.