

Grey Power's "Pass It On" Referral Contest 2008 Edition

CONTEST RULES

1. Contest Conditions

1.1 The "Pass It On" Referral Contest: 2008 Edition (hereinafter "the Contest") is presented by Trafalgar Insurance Company of Canada (hereinafter "Trafalgar") and Grey Power Insurance Brokerages (hereinafter "Grey Power Brokers"). All references to times are in Eastern Standard Time Zone. The Contest will commence on March 1, 2008 at 8:30 a.m., and will end on December 31, 2008 at 4:30 p.m. (the "Contest Period").

1.2 The Contest is open to all Grey Power Customers (hereinafter "GPCs") of the Stouffville, Sudbury, Calgary, Edmonton and Niagara Grey Power Brokers, and their family and friends age 50 and over who are not currently customers of Grey Power and who the GPC refers to contact any Grey Power Broker for a new insurance quote (collectively referred to as "Friends"). Trafalgar and Grey Power Brokers reserve the right to revoke at any time and on reasonable grounds the participation of any GPCs or Friends in the Contest. The other eligibility conditions listed herein must also be met.

1.3 **No purchase necessary. To participate in the "Pass It On" Referral Contest** – If a GPC refers a Friend to Grey Power Brokers, and the Friend contacts Grey Power for a new insurance quote, by calling a Grey Power Broker, both the GPC's name and the Friend's name (hereinafter the "Contestants") will be entered onto a single ballot and placed into a monthly draw for a prize of one \$100 gift card from Petro-Canada for each of the GPC and Friend. Winning the prize is subject to meeting all other eligibility criteria as described herein. The Friend must state the GPC's name during the phone call or visit. The Grey Power Brokers Customer Service Representative (hereinafter "CSR") providing the quote will complete the ballot for the Contestants.

1.4 Contestants will be automatically entered by Trafalgar and Grey Power Brokers in a prize draw. There will be one prize draw per calendar month of the Contest Period. Only ballots received by Trafalgar during the Contest Period will be eligible for the draws subject to the rules contained herein.

1.5 Subject to the following conditions, when a Friend calls for a new insurance quote on property and/or automobile insurance, that Friend and his or her referring GPC are entitled to one ballot onto which both of their names will be entered.

1.6 There is a limit of one ballot per Friend throughout the Contest Period. There is no limit to the number of ballots per GPC throughout the Contest Period. If a Friend becomes a GPC during the Contest Period, he or she becomes eligible to act as a GPC and is entitled to a ballot for each new Friend referred subject to the rules herein.

1.7 There is a limit of one prize per Friend throughout the Contest Period. There is no limit to the number of monthly prizes per GPC throughout the Contest Period.

1.8 The ballot will be completed by the CSR providing the new insurance quote and the CSR will electronically send the ballot to the Trafalgar Referral Contest administrator. All ballots remain the property of Trafalgar. Trafalgar and Grey Power Brokers shall not be responsible for any ballot that is lost or destroyed due to computer error, caused by a virus, server error, or any other technical malfunction related to the electronic submitting process. "

2. Prizes and Odds of winning

2.1 Monthly Prize Description

Contest Month	Item	Approximate Retail Value per prize \$Cdn.
March 2008	Two \$100 Petro-Canada Gift cards, redeemable at participating Petro-Canada stations	\$200.00
April 2008	Two \$100 Petro-Canada Gift cards, redeemable at participating Petro-Canada stations	\$200.00
May 2008	Two \$100 Petro-Canada Gift cards, redeemable at participating Petro-Canada stations	\$200.00
June 2008	Two \$100 Petro-Canada Gift cards, redeemable at participating Petro-Canada stations	\$200.00
July 2008	Two \$100 Petro-Canada Gift cards, redeemable at participating Petro-Canada stations	\$200.00
August 2008	Two \$100 Petro-Canada Gift cards, redeemable at participating Petro-Canada stations	\$200.00
September 2008	Two \$100 Petro-Canada Gift cards, redeemable at participating Petro-Canada stations	\$200.00
October 2008	Two \$100 Petro-Canada Gift cards, redeemable at participating Petro-Canada stations	\$200.00
November 2008	Two \$100 Petro-Canada Gift cards, redeemable at participating Petro-Canada stations	\$200.00
December 2008	Two \$100 Petro-Canada Gift cards, redeemable at participating Petro-Canada stations	\$200.00

There will be a limit of one (1) winning ballot resulting in a prize of one \$100 gift card for each of the GPC and the Friend listed on the winning ballot per monthly draw. Each Monthly Winner will receive his or her prize within 60 days of that month's draw. The card has an expiration date of two years from the day the cards are shipped to Trafalgar from Petro-Canada.

2.2 All Monthly Winners must comply with the specific rules prescribed by the prize suppliers and/or sponsors, which shall be provided to all Monthly Winners at the time of prize delivery.

2.3 If both a winning GPC and a Friend, meeting all the conditions required to be declared a Monthly Winner, do not accept their gas cards, the prize for that month shall be redrawn. If either one of the winning GPC or winning Friend does accept the prize, one \$100 Petro-Canada gift card will be awarded to that person. For that month, only one gift card shall be awarded and there will be no redraw. A Contestant having refused the prize will not be compensated in another form or manner. A prize is not exchangeable or transferable nor is it assignable.

2.4 By entering the Contest, all Monthly Winners authorize Trafalgar and Grey Power Brokers to use their names, photographs, voices or images for advertising purposes without compensation and without prior approval.

2.5 To be declared a Monthly Winner, the Contestant must correctly answer a skill testing mathematical aptitude question within forty-eight (48) hours from receipt of the question, in whatever form it is provided.

2.6 The odds of winning any monthly prize are dependent on the number of ballots received. Odds may be affected by the actions of a GPC or Friend.

2.7 There will be a maximum total of twenty-four [24] \$100 Petro-Canada gift cards awarded as part of this Contest, maximum prize value therefore equalling \$2400.

2.8 Trafalgar reserves the right to substitute a prize of equal or greater value in the event that the specified prize is unavailable due to circumstances beyond their control. Trafalgar reserves the right, in its sole discretion, to cancel or suspend this Contest for any reason whatsoever.

2.9 By entering this Contest, the selected participant agrees to release Grey Power Brokers, Trafalgar, and their respective officers, directors and employees, their agencies, partner companies and their affiliates and all of their officers, directors and employees from any liability occurring as a result of their participation in this Contest.

3. Draws

3.1 The prize draw for a given month will take place on the second Thursday of the following month. For example, April 2008's draw will take place on May 15, 2008. Ballots will be compiled electronically by CSRs and sent via e-mail to the Trafalgar referral contest administrator no later than the second Tuesday of the month at 2 p.m. The Trafalgar referral contest administrator will draw the Monthly Winners before 4:30 p.m. on the second Thursday of the month. The draw will be performed electronically using a computer program which will randomly select the winning CSR and Friend. To be declared a Monthly Winner, the GPC and Friend indicated on the ballot drawn must meet the eligibility conditions stated herein. Ballots will be drawn under the supervision of the Trafalgar Vice-President, Operations or by any other person authorized by Trafalgar at 700 University Avenue, Toronto, Ontario, M5G 0A1 (the "Trafalgar Office").

4. Eligibility Conditions

4.1 The "Pass It On" Referral Contest, is open to GPCs of all Grey Power Brokers' offices who refer a Friend to contact Grey Power for a new insurance (auto or home) quote. Contestants may not be employed by or have immediate family members who are employees at Trafalgar, or any other supplier of the Contest, including Grey Power Brokers. The "Pass It On" Referral Contest is also open to Friends who contact Grey Power for a new insurance quote. Friends must live in an area in which Grey Power Brokers operate, namely, Ontario, Alberta or the Maritimes.

4.2 The "Pass It On" Referral Contest, specifically excludes:

- (i) Friends under the age of 50, who are not eligible for Grey Power products;
- (ii) GPCs who referred Friends prior to March 1, 2008; and
- (iii) Staff of the Grey Power Brokers and Trafalgar offices and their immediate family.

4.3 Any participant drawn for this Contest who does not satisfy the eligibility conditions herein will automatically be disqualified. However, as long as one person listed on a winning ballot is eligible for, and accepts, the prize, there will be no redraw for another winner. Another draw will be held to select new winners for that month only if both names listed on a willing ballot are not eligible, or do not accept, the prize. Any participant who does not meet any eligibility requirement contained in these rules must inform Trafalgar upon being contacted.

4.4 All Monthly Winners will be notified by telephone by a CSR. The CSR from which the Friend requested a quote will make all reasonable efforts to contact both Monthly Winners as soon as

possible. If, 30 days after the applicable draw a CSR is unable to reach either of the winning contestants listed on the ballot, the prizes will be redrawn without further recourse. If, 30 days after the applicable draw the CSR is unable to reach one of the winning contestants listed on the ballot, and the other winner is contacted, meets all eligibility criteria, and accepts the prize, there will be no further redraw and only one Petro-Canada Gift Card will be awarded in that month.

4.5 Prizes will be shipped by mail, courier or handed in person to all Monthly Winners within 60 days of the applicable draw.

4.6 A list of all Monthly Winners will be available for review at the Trafalgar office and online via Grey Power's web site at www.greypower.com starting from March 1, 2007. A list of all Monthly Winners will be similarly available for review at the end of the Contest and at certain other times at Trafalgar's discretion.

4.7 Trafalgar and Grey Power Brokers shall not be held liable, directly or indirectly, for any power failure, mail strike, technical problem or other difficulty occurring during the promotion that may interfere with the smooth operation of the Contest and/or draw(s) in accordance with these rules. By participating in the Contest, all Monthly Winners, as applicable, exonerate Trafalgar and Grey Power Brokers from any responsibility concerning any damage that might result from accepting or using any prize. By participating, all Monthly Winners may have to sign a declaration and waiver of responsibility form.

4.8 Any person entering this contest or trying to do so by any means which would be unfair to the other entrants, contrary to the Rules or illegal, including computer hacking, amongst others, will be automatically disqualified and may be subject to prosecution, as the case may be. Decisions by Trafalgar in regard to this paragraph are final and binding.

4.9 Trafalgar reserves the right to amend or cancel the Contest at any time without notice on reasonable grounds and without any recourse on the part of the GPCs or Friends. The Contest Rules are available at the office of Trafalgar Insurance Company of Canada, 700 University Avenue, Toronto, Ontario, M5G 0A1. The Contest Rules may be requested and supplied by regular mail, fax, electronic mail or online at www.greypower.com.

4.10 The Contest is subject to all applicable municipal, provincial and federal laws and regulations of Canada.

4.11 No purchase by the Contestants is necessary to enter the Contest.