

Blue Cross® \$10,000 Wish Trip Giveaway (the “Contest”)

Rules and Regulations

THIS CONTEST IS BROUGHT TO YOU BY THE CANADIAN ASSOCIATION OF BLUE CROSS PLANS (“**CABCP**”) IN SUPPORT OF MAKE-A-WISH CANADA. NO PURCHASE IS NECESSARY TO ENTER OR WIN. THIS CONTEST IS VOID IN WHOLE OR PART WHERE PROHIBITED BY LAW. SEE ELIGIBILITY SECTION BELOW FOR FURTHER DETAILS. TO PARTICIPATE IN THE CONTEST YOU MUST READ AND AGREE TO THESE RULES AND REGULATIONS.

PARTICIPATION IN THE CONTEST CONSTITUTES FULL AND UNCONDITIONAL AGREEMENT AND ACCEPTANCE OF THESE RULES AND REGULATIONS, AS THE SAME MAY BE AMENDED BY THE CABCP FROM TIME TO TIME IN ITS SOLE DISCRETION UPON NOTICE (POSTING AMENDED RULES AND REGULATIONS SHALL BE DEEMED TO BE SUFFICIENT NOTICE). ALL DOLLAR AMOUNTS ARE IN CANADIAN DOLLARS (\$CDN) UNLESS OTHERWISE NOTED.

(1) Contest period

The Contest will begin at 12:00 AM (Eastern Time) on APRIL 28th, 2026, and end at 11:59 PM (Eastern Time) on MAY 28th, 2026 (the “**Contest Period**”).

(2) Eligibility

In order to be eligible to win a prize:

- you must be a resident of Canada, having reached the age of majority in your residence province or territory, and
- you must not be (and no member of your immediate family shall be) an employee of PACIFIC BLUE CROSS, ALBERTA BLUE CROSS, SASKATCHEWAN BLUE CROSS, MANITOBA BLUE CROSS, ONTARIO BLUE CROSS, QUEBEC BLUE CROSS, MEDAVIE BLUE CROSS OR BLUE CROSS LIFE OR any affiliate of the foregoing. For the purposes of these Rules and Regulations, “**immediate family**” means husband, wife, spouse, common-law partner, mother, father, brother, sister, son and/or daughter, whether by blood, marriage or adoption and whether or not they reside in the same household.

The CABCP shall have the right at any time to require proof of identity and/or eligibility to participate in the Contest. Failure to provide such proof may result in immediate disqualification. All personal and other information requested by and supplied to the CABCP for the purpose of the Contest must be truthful, complete, accurate and in no way misleading. The CABCP reserves the right to disqualify any entry or entrant in its sole discretion, should any entry or entrant at any stage contain and/or supply untruthful, incomplete, inaccurate or misleading personal details and/or information.

(3) How to enter

There are two methods to enter the Contest during the Contest Period:

1. Travel Insurance method:

During the Contest period, complete the purchase of a Blue Cross Travel insurance policy and fill out a Contest participation form available through the link sent to you after your purchase. You will receive one (1) entry into the prize draw per travel insurance policy purchased, for eligible entrants.

2. Letter Method (no purchase necessary):

To enter the Contest without purchasing travel insurance, please email a handwritten essay of no less than 500 words along with your legal name, date of birth, email, mailing address and cell phone number to: ATTN: **Blue Cross® Wish Trip Giveaway**

(MediaInquiry@ont.bluecross.ca). If your letter is received by the CABCP prior to the end of the Contest Period, you will receive one (1) entry into the prize draw. There is a limit of one entry per person to the Contest by this entry method.

All Contest entries must be received by the end of the Contest Period. The CABCP is not responsible for and accepts no liability for late, lost, misdirected, delayed, or incomplete entries.

Potential winners may be required to provide the CABCP with proof that the potential winner is the authorized account holder of the account and/or email address associated with the winning entry.

(4) Prize

There will be one (1) prize available to be won across Canada, consisting of the following:

ONE CHEQUE OF A VALUE OF \$10 000 CAD TO THE WINNER TO BOOK TRAVEL ACCOMODATIONS AND ARRANGEMENTS AS THEY SEE FIT. EMERGENCY MEDICAL CARE TRAVEL INSURANCE WILL BE PROVIDED FOR THE WINNER AND UP TO THREE (3)

TRAVELLING COMPANIONS FOR ONE TRIP (MAXIMUM DURATION 21 DAYS), SUBJECT TO REGULAR RULES OF ELIGIBILITY. ALL REGULAR CONTENTS OF THE POLICY APPLY.

All prizes will be awarded and are provided "AS IS" without warranty of any kind, express or implied.

The winner of the Contest and their travelling companions are responsible for: any and all costs, expenses and taxes, directly or indirectly related to the Contest, the receipt or use of the prize, and those not expressly described herein, including, without limitation, applicable ground transportation, air transportation, gratuities, merchandise, telephone calls, personal expenses of any nature, meals and beverages, service charges, in-flight meals and entertainment; costs incurred to and from the departure point, obtaining sufficient personal travel insurance (if any required in addition to the Emergency Medical Care provided) prior to departure, if desired; any and all medical costs and expenses that are not covered by the Blue Cross travel insurance and Emergency Medical Care; obtaining and carrying all necessary travel documentation, such as passports and visas and complying with entry, health, customs and immigrations regulations and requirements. These requirements are subject to change without notice.

(5) Winner selection

The winner of the Contest will be randomly selected after the Contest Period during the week of June 1-5, 2026, from all qualified entries. Any potential winner will be contacted via phone or email within the first week following their random selection. Odds of winning the prize depend on the number of entrants who participate in the Contest.

Before being declared a winner, selected entrant will be required to (a) correctly answer a time-limited mathematical skill-testing question without mechanical or other assistance to confirm his/her eligibility; and (b) sign and return a Declaration, Consent, and Release form which confirms compliance with these Contest Rules, acknowledges acceptance of the prize as awarded, and releases the CABCP and MAKE-A-WISH CANADA from any and all liability in connection with this Contest and the prize. The CABCP is not responsible for the failure for any reason whatsoever, including its own negligence or due to computer, telephone, or technical problems, of a selected entrant to receive notification or for the CABCP to receive a response from a selected entrant.

If any selected entrant does not meet all of the Contest conditions, or does not reply within five (5) days of the initial documented contact attempt by the CABCP, that entrant will be disqualified and the CABCP shall be entitled to randomly select a new entrant from amongst the remaining eligible entries in accordance with these Rules and Regulations.

Once a potential winner is determined, the winning entrant will be directed as to how to claim their prize, which will be delivered within a reasonable time.

(6) General rules

This Contest is void where prohibited by law and is subject to all applicable federal, provincial and municipal laws and regulations. All incidental costs and expenses not specifically referred to herein, including (without limitation) taxes, shall be the sole responsibility of the prize winner.

All trademarks are the property of their respective owners and cannot be used or displayed without the previous written consent of said owner. ® Blue Cross is a registered trademark of the CABCP.

To the maximum extent permitted by applicable law, by entering the Contest, you agree to release and hold harmless the CABCP and MAKE-A-WISH CANADA, and the respective governors, subsidiaries, affiliates, agents, directors, officers, employees and representatives of each of the foregoing (collectively, the “**Released Parties**”) from and against any and all liability, damages, claims, costs and expenses, including reasonable attorneys’ fees, or causes of action (however named or described) with respect to or arising out of: (i) your participation in the Contest, (ii) the receipt or use of the prize(s) awarded therein, or (iii) the administration of the Contest and the distribution of the prize(s) awarded therein.

Prizes are non-negotiable, non-transferable and non-refundable.

The CABCP and MAKE-A WISH-CANADA reserves the right to substitute prizes of equal or greater value and/or to terminate, modify or withdraw this Contest, in whole or in part, at any time, without prior notice for any reason, including, but not limited to, viruses, bugs, tampering or other causes beyond the CABCP and MAKE-A-WISH CANADA control which affect the administration, security, fairness or proper play of the Contest. In the event a substitute prize is awarded, such prize must be accepted as awarded and cannot be exchanged for cash or otherwise.

The CABCP shall have the right to make all determinations relating to the Contest in its sole discretion.

(7) Use of Contest information

By entering the Contest, you:

- Consent to the collection by the CABCP of all Contest information, including your personal information obtained through the Contest.

- Use of your personal information: Your personal information will be used for the sole purpose of running the Contest, including establishing and contacting the winner and reporting on contest participation in aggregate form to the CABCP members. Your personal information will not be used for other purposes. Contest information will be managed by Ontario Blue Cross in accordance with their Privacy Policy, available [here](#).
- Authorize and grant any of the Released Parties the right to use, reproduce and distribute your name, address (city/town only), any content submitted in connection with your submission, and, if photographs are taken, your images and likenesses in connection with the Contest or for general promotional purposes, without further compensation or notification, to the extent permitted by law.
- Agree to provide a photograph of your travel to CABCP and MAKE-A-WISH CANADA so that they may use, reproduce and distribute your name, image and likeness in connection with the Contest on their social media pages and websites, as the case may be, without further compensation.
- Warrant that any content submitted in connection with the Contest will not violate, infringe, or misappropriate any intellectual property or other proprietary right of any third party.

(8) Limitation of liability

To the maximum extent permitted by applicable law, the Released Parties are not responsible, whether as a result of human error or otherwise, for any failure to contact any potential winners, nor for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Contest or by any technical or human error which may occur in the processing of submissions in the Contest. The Released Parties assume no responsibility for any error, omission, tampering, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, unauthorized access to or alteration of entries, or any injury, damages, claims, costs, and expenses arising in connection with any prize or from participation in the Contest.

(9) Right to modify or terminate

The CABCP reserves the right to modify or cancel the Contest for any reason, and at any time, by publishing a notice on bluecross.ca website, including if for any reason the Contest is not capable of running as planned, including technical failure or corruption, computer virus, tampering, unauthorized intervention, fraud or any other cause beyond the

control of the CABCP which in the opinion of the CABCP affects the administration, security, fairness, integrity or proper conduct of this Contest.

(10) General conditions

By entering the Contest, entrants accept and agree to be bound by these Contest Rules and the decisions of the CABCP, which shall be final and legally binding. The CABCP reserves the immediate right to disqualify any entrant which it deems, in its sole discretion, (a) is not in compliance with these Contest Rules, (b) tampers with the entry process, the Contest, or the website; or (c) is acting in an uncooperative, unsportsmanlike, disruptive, abusive, or threatening manner. No correspondence will be entered into by the CABCP with respect to the Contest except with the selected entrant.

To the fullest extent permitted by applicable law, these Rules and all matters arising out of or relating to the Contest shall be governed by the laws of the Province of Ontario and the applicable federal laws of Canada. Any dispute relating to the Contest shall be brought before the courts located in Ontario, subject to any mandatory rights or remedies available under applicable consumer protection laws.