

Official Rules for the Direct Auto Insurance/ABC Insurance Agencies

2019 IN-STORE Back to School Sweepstakes (the "Sweepstakes")

NO QUOTE OR PURCHASE NECESSARY. A QUOTE OR PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

- 1. Eligibility:** The Sweepstakes is open only to legal residents of Alabama, Arkansas, Florida, Georgia, Mississippi, North Carolina, Ohio, South Carolina, Tennessee, Texas, and Virginia who are at least eighteen (18) years old at the time of entry. Void where prohibited by law. Employees of Direct Administration, Inc. ("Sponsor"), its affiliates and marketing firms, as well as the immediate family (spouse, parents, siblings, and children) and household members of those employees (i.e., people who share the same residence at least three (3) months out of the year, whether or not related), are not eligible to enter. An individual may win a Contest or Sweepstakes sponsored by Sponsor only once per six (6) month period unless otherwise specifically stated.
- 2. Entry Period:** The Sweepstakes begins at 8:00 AM Eastern Time Zone on July 22, 2019 and ends at 4:00 PM Eastern Time Zone on August 17, 2019 (the "Entry Period"). Entries submitted before or after the Entry Period will not be eligible. Sponsor's computer is the official time-keeping device for the Sweepstakes.
- 3. How to Enter:** Visit a participating *Direct Auto Insurance* or *ABC Insurance Agencies* store location in any of our 36 districts (see list) and complete the Sweepstakes entry form by legibly printing your name, address, telephone number, and email. There is a limit of one (1) entry per person. Sponsor reserves the right to disqualify any entry that is not completed in accordance with these rules or that is otherwise noncompliant. Entries submitted by entrants who do not meet the eligibility requirements (including all requirements with respect to age and residence) are void. Entries will not be acknowledged and all entry information becomes the sole and exclusive property of the Sponsor.
- 4. Drawings:** On or about August 19, 2019, each participating store will conduct a preliminary round drawing by randomly selecting one (1) entry from all entries submitted in their store during the Entry Period. The odds of being selected at the preliminary round depends on the number of valid entries received at each participating location. Each entry selected in the preliminary round will advance and be entered in a final District Drawing. Sponsor will conduct or cause to be conducted thirty-six (36) random drawings-one for each District. Entries from one District will not be combined with entries from any other District. For the final drawings, one (1) winner will be selected per drawing, per District for a total of thirty-six (36) potential District Winners. The potential District Winners will be notified by phone, e-mail or in person. Potential winners must respond within 48 hours of being notified to avoid forfeit. The odds of being selected as a District Winner depends on the number of eligible entries received for each final District Drawing.
- 5. Prizes:** Each District Winner will receive a Chromebook that has an approximate retail value of One Hundred Fifty Dollars (\$150.00). Winners are responsible for paying any applicable income taxes and any and all other costs and expenses not listed above. Any prize details not specified above will be determined by Sponsor, in its sole discretion. A prize may not be transferred and must be accepted as awarded. A winner may not request cash or a substitute prize; however, Sponsor reserves the right to substitute a prize with another prize of equal or greater value if the prize is not available for any reason.
- 6. Requirements of Potential Winners:** The Winners must agree to how, where and when Sponsor instructs him or her to redeem the prize. Except where prohibited, a potential winner may be required to complete and return an affidavit of eligibility and liability/publicity release. If a potential winner is a minor, his/her parent or legal guardian will be required to sign the documents on his/her behalf. If a potential winner fails to sign and return these documents within the required time period, an alternate potential winner may be selected in his/her place in a random drawing of all remaining entries received. Only three (3) alternate potential winners may be contacted.
- 7. Privacy and Publicity:** Any information you provide when you enter the Sweepstakes will be used as noted on the entry form and in accordance with Sponsor's [Privacy Policy](#). Except where prohibited, participation in the Sweepstakes constitutes your consent to Sponsor's use of your name, likeness, voice, opinions, biographical information, and state of residence for advertising and promotional purposes in in any and all media and in any manners, now or hereafter devised, worldwide in perpetuity, without further payment, consideration or notification to, or permission from you.
- 8. General Conditions:** Participation constitutes entrant's full and unconditional agreement to these "Official Rules," as well as Sponsor's decisions and/or interpretations under these Official Rules, which are final and binding in all matters related to the Sweepstakes. Winning a prize is contingent upon fulfilling all requirements set forth herein. In the event that the operation, security, or administration of the Sweepstakes is impaired in any way, Sponsor may, in its sole discretion, either: (a) suspend the Sweepstakes to address the impairment and then resume the Sweepstakes; (b) award the prizes at random from among the eligible entries received up to the time of the impairment; or (c) terminate the Sweepstakes. Sponsor reserves the right, in its sole discretion, to disqualify and seek damages from any individual who tampers with the operation of the Sweepstakes, violates these Official Rules, or acts in a disruptive or unsportsmanlike manner. Sponsor's failure to enforce any term of these

Official Rules shall not constitute a waiver of that provision. Proof of sending any communication to Sponsor by mail shall not be deemed proof of receipt of that communication. In the event of a dispute as to the owner of an online entry, the authorized account holder of the e-mail address used to enter will be deemed to be the owner. The Sweepstakes is subject to federal, state, and local laws and regulations and is void where prohibited.

9. **Release and Limitations of Liability:** By entering, you agree to release and hold harmless Sponsor, its respective parents, subsidiaries, affiliates, and each of their respective officers, directors, employees, and agents (the "Released Parties") from and against any claim or cause of action arising out of participation in the Sweepstakes or receipt or use of any prize, including, but not limited to: (a) unauthorized human intervention in the Sweepstakes; (b) technical errors; (c) printing errors; (d) lost, late, postage-due, misdirected, or undeliverable mail; (e) errors in the administration of the Sweepstakes or the processing of entries; or (f) injury or damage to persons or property. You further agree that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Sweepstakes, and in no event shall the Released Parties be liable for attorney's fees. You waive the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.
10. **Disputes:** YOU AGREE THAT ANY AND ALL DISPUTES, CLAIMS, AND CAUSES OF ACTION ARISING OUT OF, OR CONNECTED WITH, THE SWEEPSTAKES, OR ANY PRIZE AWARDED SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION, AND EXCLUSIVELY BY THE APPROPRIATE COURT LOCATED IN TENNESSEE. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, your rights and obligations, or the rights and obligations of Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of Tennessee, without giving effect to any choice of law or conflict of law rules (whether of Tennessee or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than Tennessee.
11. **Sponsor:** The Sweepstakes is sponsored by Direct Administration, Inc., 1281 Murfreesboro Road, Nashville, TN 37217. This promotion is not sponsored or endorsed by any local school board, school district, or its agents, or employees and does not express the opinion, belief, or policy of any local school board, school district, and/or school. Any and all questions, comments, or complaints regarding the Sweepstakes must be directed only to the Sponsor. Reference to third parties in connection with prizes and/or third party websites or services are for reference and identification purposes only and not intended to suggest endorsement, sponsorship, or affiliation with Sponsor or the Sweepstakes.
12. **Results:** For the name of the winners, please send a self-addressed stamped envelope to Direct Administration, Inc., 1281 Murfreesboro Road, Nashville, TN 37217, Attn: Sweepstakes Administrator-Marketing Dept. Please include the name of the Sweepstakes in your request. Requests must be received no later than 30 days after the drawing date.

STATE	DISTRICT	STATE	DISTRICT
1. AL	Alabama Gulf Coast	19. LA	South NOLA
2. AL	Alabama North	20. LA*	LA-TX (*Includes certain TX locations)
3. AL	Alabama South	21. MS*	North Mississippi (*Includes certain AR
4. AR	Arkansas	22. MS	South Mississippi
5. FL	East Coast Florida	23. NC	East North Carolina
6. FL	East Orlando	24. NC	West North Carolina
7. FL	Florida Panhandle	25. OH	Ohio
8. FL	Jacksonville	26. SC	South Carolina
9. FL	Northwest Florida	27. TN	Tennessee East
10. FL	South Florida	28. TN	Tennessee Middle
11. FL	Southwest Florida	29. TN	Tennessee South Central
12. FL	West Coast Florida	30. TN	Tennessee West
13. FL	West Orlando	31. TX	Central Texas
14. GA	Georgia North	32. TX	North Texas
15. GA	Georgia South	33. TX	South Texas
16. LA	Capitol District	34. TX	Texas Hill Country
17. LA	LA Bayou	35. VA	Virginia
18. LA	North NOLA	36. VA	Virginia Central