

## Miller-Lewis Insurance Agency's "Community Plus" Program, 2010

### 1. Conditions

- 1.1 The Miller-Lewis Insurance Agency's "Community Plus" program, 2010 (hereinafter the "Promotion") is presented by Miller-Lewis Insurance Agency, Inc. (hereinafter "Miller-Lewis"). The Promotion will commence at 12:01 a.m. (E.T.) on January 2nd, 2010 and end at 11:59 p.m. (E.T.) on December 17th, 2010 (hereinafter the "Promotion Period").
- 1.2 The Promotion consists of:
  - Contributions of up to \$10,000 in financial support will be made by Miller-Lewis to area not-for-profit groups, agencies and organizations as selected by Miller-Lewis. The amount is determined by the number of qualified referrals submitted and the number of qualified quotes and policies written by Miller-Lewis agents.
  - A bi-monthly drawing for a \$40.00 gift card (hereinafter the "Incentive") for those who are qualified to participate and meet eligibility requirements. The type of gift card will be determined by Miller-Lewis who reserves the right to substitute another Incentive of equal value as deemed necessary. There are no cash substitutions. The Incentive is not transferable and must be accepted as presented.
- 1.3 The Promotion is open to:
  - All Miller-Lewis clients who provide referrals of friends and/or obtain a new quote for Home, Auto, Life Business or any of Miller-Lewis's insurance products
  - Visitors to the Miller-Lewis web site who obtain insurance quotes
  - Referrals who obtain quotes.
- 1.4 No purchase necessary. Participation in the Promotion is free. There is no cost to receive a quote and no obligation once a quote has been received. Participants who qualify for the bi-monthly drawing (Hereinafter "Entrant") must provide information for referrals, quotes and written policies that are complete, accurate, and truthful. All submissions must be received by the Miller-Lewis office within the Promotion Period.
- 1.5 One Entrant will be randomly selected bi-monthly through a ballot drawing by Miller-Lewis to receive the Incentive. A single ballot with the Entrants name will be placed in the drawing each time the Entrant qualifies to be entered into the drawing. Only one Entrant will be selected for each bi-monthly drawing. There is a limit of one (1) incentive per Entrant per Promotion Period. A total of six (6) Entrants will be rewarded with the incentive over the Promotion Period.
- 1.6 A ballot is submitted for the bi-monthly drawing when:
  - A client submits to the Miller-Lewis office a completed referral sheet recommending at least one (1) friend with a limit of four (4). A friend is considered as someone who is acquainted with person submitting the referral and would recognize that persons name when used as a reference. One ballot is entered for each referral with a limit of four (4) referrals per Promotion Period.
  - A quote for a new policy has been completed for a client by a Miller-Lewis representative, one ballot is entered per qualifying quote.
  - A quote for a new policy has been completed for a referred friend by a Miller-Lewis representative; one ballot will be entered for the client who made the referral and one for the friend who was referred.

- 1.7 Miller-Lewis reserves the right to amend, suspend, cancel or modify the Promotion at any time without notice on reasonable grounds and without recourse.
- 1.8 Miller-Lewis is not responsible for typographical or other errors in the printing, the offering or the administration of the Contest, or in the announcement of the Incentive.

## **2. Eligibility**

- 2.1 To be eligible, the *Entrant* must be a legal resident of Fairfield County, Ohio, and 18 years of age or older during the Promotion Period.
- 2.2 You are not eligible if you are, live with, or are an immediate family member (Grand parent, parent, child, sibling, grandchildren and spouse of any of the foregoing) of an employee, representative, or agent of Miller-Lewis or any of its subsidiaries, licensees or affiliates.
- 2.3 You are not eligible if you are an employee, representative or agent of any other insurance agency or insurance company.
- 2.4 Any quotes submitted, policies issued or referrals received prior to the start of, or after the Promotion Period, will not be eligible for the promotion. Miller-Lewis will not be responsible for information that is incomplete, is not submitted correctly, or does not comply with the eligibility requirements or other rules and/or regulations.
- 2.5 Any attempt to defraud, mislead or manipulate the Promotion, Miller-Lewis or any insurance provider by an Entrant or through information provided by an Entrant, will also be cause for ineligibility.
- 2.6 The determination of eligibility will be made at the sole discretion of Miller-Lewis.

## **3. Odds**

- 3.1 The odds of being selected to receive any of the bi-monthly Incentives are dependent on the total number of ballots that have been entered at the time of the drawing and the number of the entrant's ballots that are entered at the time of the drawing.
- 3.2 The odds of being selected to receive any of the bi-monthly Incentives are not changed by receiving a quote or by purchasing an insurance policy.

## **4. Rules**

- 4.1 Entrants agree that Miller-Lewis Insurance Agency, Inc., their agents, representatives and employees will not bear any liability for injuries, losses, damages, claims, actions and any liability of any kind resulting from participation in the Promotion.
- 4.2 Entrants also agree to release, indemnify and hold the Miller-Lewis Insurance Agency, Inc., their agents, representatives and employees harmless from any injuries, losses, damages, claims, actions and any liability of any kind resulting from participation in the Promotion.

4.3 ALL FEDERAL, STATE, LOCAL AND MUNICIPAL LAWS AND REGULATIONS APPLY.

4.4 Information submitted becomes property of Miller-Lewis. The information you provide to Miller-Lewis remains private and will not be rented or sold to others. Information required for quoting insurance will be used with the companies we represent.

## **5. The Incentive**

5.1 The Incentive may be redeemed for purchases of goods and services at participating location(s) and are subject to any additional terms and restrictions as provided by the issuer.

5.2 The entrant selected in the bi-monthly drawing will be notified by phone. The incentive will be mailed out using the information provided by the Entrant unless other arrangements have been made.

5.3 Miller-Lewis is not responsible for the delivery, safe arrival or possession of the Incentive once it has been posted in the mail.

5.4 There is no substitution, transfer, or cash equivalent for the Incentive except that Miller-Lewis may, at their sole discretion, substitute prizes of comparable value. Taxes, gratuities or any other expenses will be the sole responsibility of the recipient. Other restrictions may apply.

5.5 A second drawing will take place when:

- An entrant chooses not to receive the incentive
- The incentive is undeliverable
- The entrant drawn is found to be or has been declared ineligible
- The entrant has received an incentive in a previous drawing
- There are no eligible entries available to be drawn in a previous drawing

5.6 Drawings for the incentive will take place within the last week of February, April, June, August, October of 2010 and within the first week of January, 2011. All drawings will be at random, conducted manually and supervised by at least one representative of Miller-Lewis.

These rules and regulations are available at [www.Miller-Lewis.com](http://www.Miller-Lewis.com) or by request at the Miller-Lewis office.

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