

2024 US Openly Agency Championship™
National Agency Contest
OFFICIAL RULES

NO PURCHASE OR FEE NECESSARY TO ENTER OR CLAIM A PRIZE. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING A PRIZE.

BY ACCEPTING THE TERMS AND CONDITIONS IN THESE OFFICIAL RULES ON BEHALF OF AN NATIONAL AGENCY PARTNER (AS DEFINED BELOW), YOU REPRESENT AND WARRANT THAT: (A) YOU HAVE FULL LEGAL AUTHORITY TO BIND THE RESPECTIVE NATIONAL AGENCY PARTNER TO THESE OFFICIAL RULES; (B) YOU HAVE READ AND UNDERSTAND THESE OFFICIAL RULES; AND (C) YOU AGREE, ON BEHALF OF THE RESPECTIVE NATIONAL AGENCY PARTNER, TO THESE OFFICIAL RULES.

The 2024 US Openly Agency Championship™ National Agency Contest (the “**Contest**”) begins at 12:00 a.m. EST on January 1, 2024 (the “**Contest Start Date**”) and ends at 11:59 p.m. EST on April 30, 2024 (the “**Contest End Date**”) (such period referred to herein as the “**Contest Period**”). The Contest is sponsored by Openly LLC (the “**Sponsor**”).

1. HOW TO ENTER: This Contest is open to designated National Agency Partners, which for purposes of this Contest are defined as: (1) agencies owned by insurance carriers; and/or (2) national financial technology partners; and/or (3) national wholesale brokerage partners; that have an active contract and short ID with the Sponsor (each, a “**National Agency Partner**” or collectively, “**National Agency Partners**”). To enter the Contest, a National Agency Partner’s producers must sell insurance policies that have issue dates during the Contest Period (“**Sale**”). Each Sale will be scored based on the number of hearts that have been assigned to the insurance policy sold, as detailed in Table 1 below (“**Score**”).

Heart Value	Score	Golf Score
5	-4	Condor
4	-3	Albatross
3	-2	Eagle
2	-1	Birdie
1	-0.5	Par
0	-0.25	Bogey

Each National Agency Partner is only eligible to win one (1) prize in total for this Contest. By entering the Contest, National Agency Partner agrees that it has read and will abide by these Official Rules (the “**Official Rules**”). The Contest is not open to individuals, such as producers, agents, employees or representatives of a National Agency Partner. Participation in the Contest is voluntary and does not require National Agency Partner or any individual agent to purchase anything from, or pay a fee to, the Sponsor. National Agency Partner may opt-out of participation by notifying the Sponsor in writing.

2. PRIZES: There will be one (1) prize offered to the National Agency Partner with the lowest Score in each Segment Group (as defined below) at the end of the Contest Period (“**Winner**” or “**Winners**”). There will

be two (2) prizes in total awarded. For the avoidance of doubt, the principal of the winning National Agency Partners will select the individuals who are invited to participate in the prizes described below and Sponsor has no responsibility with respect thereto.

The two (2) Winners at the end of the Contest will each win a trip to the US Openly Agency Championship™ Golf Tournament hosted at the Sea Island Resort in Georgia for up to two (2) individuals to be selected by such Winners (each individual a “**Guest**” and collectively, “**Guests**”), consisting of: (a) round trip, coach-class air transportation for the Guests from a major airport near the Guest’s home (determined by Sponsor in its sole discretion); (b) two (2) nights' accommodations at a hotel of Sponsor's choice in Sea Island, Georgia (one (1) room to be shared by Guests, double occupancy, subject to availability); (c) two (2) rounds of golf at the Sea Island Resort golf course or an alternative leisure activity provided by the Sponsor; (d) ground transportation to and from the airport and the resort; and (e) food and drink while at activities sponsored by the Sponsor at the Sea Island Resort. Guests must be available to travel between June 10, 2024 and June 12, 2024 (the “**Travel Dates**”), or forfeit the prize. Sponsor will determine airline and flight itinerary in its sole discretion. Travel is subject to the terms and conditions set forth in these Official Rules, and those set forth by Sponsor’s airline carrier of choice as detailed in the passenger ticket contract. If the trip destination is less than 250 miles from the Guest's residence, Sponsor may elect to give Guest \$500 in spending money for driving expenses in lieu of air transportation. Sponsor is not responsible if any scheduled flight, event or attraction (including any rounds of golf or other leisure activity) is delayed, postponed or canceled for any reason and Guest will not be reimbursed for tickets. Tickets may be subject to issuer’s standard rain-check policies and procedures and other terms and conditions printed thereon. All expenses, travel, and other costs not expressly stated in the package description above are the sole responsibility of Guests, including, without limitation, rental car fees, meals outside of sponsored activities, applicable taxes, insurance and personal services. Restrictions, conditions and limitations may apply. Lost, mutilated, or stolen tickets, vouchers or certificates will not be replaced.

Approximate Retail Value (“**ARV**”) of the entire prize package is \$18,960. The actual value of travel may vary based on airfare fluctuations and distance between departure and destination. Winners will not receive the difference between the actual value of the prize or any prize component and the ARV of such prize or prize component. Sponsor reserves the right to substitute prizes of equal or greater value. No other substitution, cash equivalent or transfer of prizes permitted. All federal, state, provincial and local or other taxes on any prize, including income and/or sales taxes, are the sole responsibility of the Winners, Guests or other designated participants. All entrants agree that information provided by the Sponsor is not advice, including but not limited to, tax advice or legal advice, and every entrant is advised to consult a professional, including a tax professional. The odds of winning the prize depend on the number of eligible entries received during the Contest Period.

3. ELIGIBILITY: THE CONTEST IS VOID WHERE PROHIBITED OR RESTRICTED BY LAW and is subject to applicable federal, state and local laws and regulations, and the following eligibility criteria. The Contest is only open to National Agency Partners that are in current and ongoing good standing with the Sponsor and under all applicable laws, rules and regulations starting on the Contest Start Date and continuing through receipt of the applicable prize(s). For the avoidance of doubt, individual agents who are employed or otherwise engaged by the National Agency Partners cannot enter the Contest on an individual basis and any qualifying insurance policies sold by such individual agents will count toward the applicable National Agency Partner’s entry. The principal of the National Agency Partners, and not Sponsor, selects the individuals who are invited to participate in the prizes, if applicable.

4. SELECTION OF WINNERS:

From each of the groups shown in Table 2 below (the “Segment Groups”), one (1) National Agency Partner in each Segment Group that achieves the lowest Score will be deemed the Winner of this Contest (subject to verification as set forth herein), two (2) Winners total. Any ties will go to the National Agency Partner with the

highest number of Sales with a heart value of five (5). The Winners will be notified within three (3) business days of the Contest End Date. In the event a Winner does not accept the prize within five (5) business days of such notice, a Winner is ineligible, or the prize or prize notification is not deliverable, the prize is forfeited and the next best performing National Agency Partner within the applicable Segment Group will be contacted.

Table 2: Segment Groups	
Segment	Segments
Segment 1	Carrier & Wholesale Agencies
Segment 2	Fintech Agencies

The Sponsor reserves the right to audit any National Agency Partner’s books and records related to the calculation of the Score to ensure compliance with these Official Rules and prevent false Sales by National Agency Partners. The choice of Winners is final and binding on the National Agency Partner and not subject to review or appeal. The Sponsor is not responsible for and shall not be liable for late, lost, misdirected or unsuccessful efforts to notify Winners. Each Winner agrees to the Sponsor’s use of the Winner’s name, address, trademarks, service marks, logos, likeness and/or prize information for promotional purposes in any medium without additional compensation to the extent permitted by law. Where lawful, a Winner may be required to sign and return an Affidavit of Eligibility, Release of Liability and Publicity Release.

5. CONDITIONS: The Sponsor and its agents, directors, officers, shareholders, employees, insurers, parents, subsidiaries, divisions, affiliates, predecessors, successors, representatives, advertising, promotion and fulfillment agencies and legal advisors (the “**Released Entities**”), are not responsible for, shall not be liable for, and hereby disclaim all liability arising from or relating to: (a) late, lost, delayed, damaged, misdirected, misaddressed, incomplete or unintelligible entries; (b) telephone, electronic, hardware or software program, network, Internet, computer or other malfunctions, failures or difficulties of any kind, whether human or technical; (c) failed, incomplete, garbled or delayed computer or email transmissions; (d) any condition caused by events beyond the control of the applicable Released Entity; (e) any injuries, losses or damages of any kind arising in connection with or as a result of any prize, or any portion thereof that may have been awarded, or acceptance, possession or use of any prize, or any portion thereof that may have been awarded, or from participation in the Contest; or (f) any printing or typographical errors in any materials associated with the Contest. The Sponsor reserves the right, in its sole discretion, to suspend, modify or cancel the Contest, including awarding all or any portion of the prizes, should any unauthorized human intervention, *force majeure* event, or other causes beyond the Sponsor’s control corrupt or affect the administration, security, safety, fairness or proper conduct of the Contest. As used herein, an event of *force majeure* shall be deemed to include, without limitation, an act of God; pandemic; war, riot or civil commotion; terrorism; fire; casualties; utility failure, boycott; labor dispute, strike or stoppage (including a strike by the members of any union); an act of any national, sub-national or local authorities; or any other similar or dissimilar act beyond Sponsor’s reasonable control. In the event that proper administration of the Contest is prevented by such causes as contemplated above, Sponsor shall be relieved of their executory obligations with regard to awarding the prizes or any portion thereof. By participating in the Contest, National Agency Partners, Winners and/or any Guests agree to release, discharge and hold harmless the Released Entities, and all others associated with the development and execution of the Contest, from any and all losses, damages, rights, claims and actions of any kind arising out of or relating to the Contest, participation in the Contest, any prize, or any portion thereof that may have been awarded, and/or acceptance, possession, use or misuse of any prize, or any portion thereof that may have been awarded, including but not limited to statutory and common law claims for misappropriation or an National Agency Partner’s right of publicity. These Official Rules shall be governed by the laws of the Commonwealth of Massachusetts, without giving effect to any conflicts-of-law provisions. Each entrant irrevocably and unconditionally consents to submit to the sole and exclusive jurisdiction of the courts of the Commonwealth of

Massachusetts and of the United States of America located in the Commonwealth of Massachusetts (the “**Massachusetts Courts**”) for any litigation between such entrant and Sponsor arising out of or relating to these Official Rules, the Contest or any prize, waives any objection to the laying of venue of any such litigation in the Massachusetts Courts and agrees not to plead or claim in any Massachusetts Court that such litigation brought therein has been brought in any inconvenient forum or that there are indispensable parties to such litigation that are not subject to the jurisdiction of the Massachusetts Courts.

6. **WINNERS LIST**: To obtain the National Agency Partners name, city and state of the Winners after the Contest End Date, please send a separate self-addressed, stamped envelope marked “US Openly Agency Championship TM Contest Winner’s List” to the Sponsor. Requests for Winner’s list must be received no later than ninety (90) days from the Contest End Date (residents of Vermont and Washington need not include return postage).

7. **SPONSOR**:

Openly LLC
131 Dartmouth St
Boston, MA 02116

8. **NOTICE**: The Sponsor reserves the right to prosecute and seek damages against any individual who attempts to deliberately undermine the proper operation of the Contest in violation of these Official Rules and/or criminal and/or civil law.

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