

OFFICIAL RULES

Kinetic Insurance MVP – Most Valuable Producer – Contest

These are the official Rules for the Kinetic Insurance MVP – *Most Valuable Producer – Contest* (“Contest”) and supersede all other documents except as provided herein. The Contest is co-sponsored by Kinetic Insurance, 530 7th Avenue New York City, NY 10018 and Nationwide Mutual Insurance Company (collectively referred to as the “Sponsors”).

No purchase necessary to enter or win the Contest.

ELIGIBILITY

This Contest is open ONLY to Kinetic Insurance Independent appointed agents who have completed the Kinetic Insurance Broker Education Program.

THE CONTEST

The Contest will run from March 1, 2023 12am – May 31, 2023 11:59pm. (“Contest Period”).

HOW TO PARTICIPATE

1. Kinetic-appointed Independent agents must have completed the Kinetic Insurance Broker Education Process and completed one pre-bind point-of-sale meeting with a member of the Kinetic tech team and a potential new policyholder.
2. Kinetic-appointed Independent agents must be a top broker based on the highest new bound premium during the Contest Period. (Bound policy effective dates between 3/1/23 – 5/31/23.)
3. At the end of the Contest Period the top five (5) brokers from the Eastern market and the top five (5) brokers from the Western market, based on the highest new bound premium during the Contest Period, will each receive one (1) prize: an NFL Game Package.

4. Measurement and Reporting: All contest reporting and tracking, including measurement of total bound premium during the Contest Period, will be measured according to Kinetic’s reporting.

5. Participating during the Contest Period constitutes consent for Sponsors to obtain, use, and transfer the participant’s photo for Contest administration purposes. By participating in the Contest and/or accepting any prize, participants grant Sponsors permission to use their name, likenesses, and image in connection with the Contest for purposes of advertising, publicity and promotion purposes, without further compensation to the participant, unless prohibited by law. Should the Contest be terminated prior to the stated expiration date, notice will be posted at: <https://kinetic-insurance.com/mvp>

WINNERS

Ten (10) winning agents will be selected based on the highest new bound premium during the Contest Period. Five (5) agents from the Eastern market and five (5) agents from the Western market will each win ONE (1) NFL Game Day Suite Package. East and West markets will be determined by Kinetic.

Selection: The winners will be selected on or about August 1, 2023, from all eligible agents. Winning agents will be notified via mail, email or telephone before August 15, 2023. Winners need not be present to win. If any Prize winner is not eligible to win, or if Sponsors are unable to contact the winner after a good faith effort, the prize will be forfeited, and an alternate winner may be selected. Odds of winning depend on number of eligible agents.

PRIZE

The top ten (10) agents, based on the highest new bound premium during the Contest Period, will receive one (1) prize: an NFL Game Day Suite Package, which includes:

- Each agent will receive one (1) suite ticket to an NFL game (Location and Team TBD)
- Premium seating at one NFL game in a suite inclusive of food and beverage
- A private dinner the night before the game
- A one-night hotel stay
- Coach airfare provided from agent's home airport to airport closest to game day city
- Transportation provided to and from the airport via Lyft Code (rideshare)

Prize Value: \$10,000

Prize winners are responsible for any expenses incurred in connection with the prizes. No substitution or transfer of prizes is permitted, except that Sponsors reserve the right to substitute a prize of equal or greater value, in the event that an offered prize is unavailable. All federal, state and local taxes on prizes are the sole responsibility of the winner. Prize details not set forth herein are the sole discretion of Sponsors.

GENERAL RULES

The Contest is governed by and subject to the laws of the United States and the state of New York without giving effect to the conflict of laws rules thereof.

All federal, state and local laws and regulations apply. Void where prohibited by law. Prize Winner may receive an IRS 1099 form for the value of their prizes. Participants agree to be bound by the Official Rules, which are final and binding on all matters relating to the Contest. Sponsors are not responsible for any typographical or other errors in the printing of the offer, administration of the Contest or the announcement of the prizes.

Sponsors reserve the right at its sole discretion to disqualify any Participant found to be (a) tampering or attempting to tamper with the eligibility process or (b) violating the Official Rules.

By participating in the Contest, participants agree to release and hold harmless Sponsors from and against any claim or cause of action arising out of participation in the Contest or receipt or use of any prize. In the event of a tie, both first place winners will receive (1) prize: an NFL Game Day Suite Package.

Sponsor reserves the right to cancel, suspend, and/or modify the Contest if any problem corrupts the administration, security, or proper play of the Contest.

DISPUTES

Except where prohibited, as a condition of participating in this Contest, Participant agrees that any and all disputes that cannot be resolved between the parties, and all claims and causes of action arising out of or connected with this Contest, the award or use of any prize, or the determination of winner shall be resolved individually, without resort to any form of class action. Further, in any such dispute, under no circumstances will Participant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental or consequential damages, or any other damages, including attorneys' fees, and Participant further waives all rights to have damages multiplied or increased.

All issues and questions, rights and obligations of Participant in connection with this Contest shall be governed by, and construed in accordance with, the laws of New York, without giving effect to the conflict of laws rules thereof.

PRIVACY

By entering the Contest you agree to [the Nationwide Privacy Policy located at http://nationwide.com/nw/privacy](http://nationwide.com/nw/privacy). **Your information will be shared for marketing purposes by Kinetic and the Nationwide family of companies.**

WINNER LIST

For an Official Prize Winners List (available 30 days after Contest Period end date) or a copy of these Official Rules, send a self-addressed stamped envelope to: 530 7th Avenue, New York City, NY 10018.