

## **O'Connor & CO. Insurance Agency Inc. Customer Referral / Program Official Rules**

HOW TO ENTER: NO PURCHASE NECESSARY. PURCHASE WILL NOT IMPROVE CHANCES OF WINNING.

Entries are made by having a prospective clients mention your name to a **O'Connor & CO. Insurance Agency Inc** associate when they inquire about insurance services. Your entry in the drawing is based the potential customer that we are quoting insurance for, mentioning your name, whether or not the person purchases insurance. The referral pool will be purged after each drawing, so the names will only consist of the newest referrals, so you can only win once with that one referral **O'Connor & CO. Insurance Agency Inc** is not responsible for situations where you made a referral and the referee failed to identify you as a having referred them. *Only one referred can be entered per referee.*

RAFFLE SWEEPSTAKES PERIOD: One will be held when the pool has reached 10 referrals, beginning November 1st, 2008 and after the names have been pulled, we will start a new pool, if you did not win, your name will not stay in the pool, but can be put in multiple pools, if there are additional referrals after.

**O'Connor & CO. Insurance Agency Inc** has the right to terminate the referral program at any time, but will do only after a final drawing.

ELIGIBILITY: Open to legal residents of Massachusetts, 18 years of age or older as of date of entry, except employees, officers or directors of **O'Connor & CO. Insurance Agency Inc**, its affiliates, subsidiaries, advertising and promotional agencies. Void where prohibited. All federal, state and local laws and regulations apply.

PRIZES: One winner will be awarded a **\$100 gift card** which the winner is responsible for any further transactions on gift after the \$100.00 is used. No alternate prize(s) or other substitution is permitted except by Sponsor. All federal, state and/or local taxes are the sole responsibility of the winner.

DRAWING: A random drawing will be held when **O'Connor & CO. Insurance Agency Inc** has received at least 10 names into the pool. One winner will be drawn from all referrals received. Odds of winning depend on the number of entries received. Winners will be notified by telephone, email or mail within approximately one week of drawing. Should winner not claim their prize within 7 days of notification, an alternate winner may be selected at Sponsor's option. Winners will be required to sign an affidavit of eligibility and liability release within 30 days of attempted notification of being a winner or prize will be forfeited and an alternate selected. Acceptance of prize constitutes permission for Sponsor to use winner's name for advertising/trade purposes (i.e. announcement in newsletter, web site, etc..) without further compensation, unless prohibited by law.

WINNER'S LIST: Only the most recent winners names will be posted on **O'Connor & CO. Insurance Agency Inc** website [www.oconnor247365.com](http://www.oconnor247365.com)

GENERAL CONDITIONS & RELEASES: Failure to comply with these Official Rules may result in disqualification. By participating in this Raffle, entrants accept and agree to these Official Rules, and to release, indemnify, and hold harmless Sponsor, its subsidiaries, affiliates, suppliers and their respective officers, directors, employees, representatives and agents from and against any injuries, losses, damages, claims and actions, and liability of any kind resulting, in whole or in part, directly or indirectly, from or arising from participation in the Sweepstakes or acceptance, possession, use, misuse, or non use of any prize that may be awarded. The Sponsor is not responsible for any typographical or other error in the printing, the offering or the announcement or by any human error which may occur in the processing of the entries in this sweepstakes. Notwithstanding the foregoing, in the event that the preceding release is determined by a court of competent jurisdiction to be invalid or void for any reason, the entrant agrees, that by entering the Raffle, (i) any and all disputes, claims, and causes of action arising out of or in connection with the Raffle, or any prize awarded, shall be resolved individually; (ii) any claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Raffle, but in no event attorney's fees; and (iii) under no circumstances will any entrant be permitted to obtain any award for, and entrant here by waives all rights to claim, punitive, incidental or consequential damages and any and all rights of having damages multiplied or otherwise increased and any other damages, other than damages for actual out-of-pocket costs.