

RMA Insurance Ltd. (“RMA Insurance”) –Community Wildfire Resilience Award (the “Contest”)

THE CONTEST IS ONLY OPEN TO ALBERTA MUNICIPALITIES AND IS GOVERNED BY CANADIAN LAW AND THE LAWS OF THE PROVINCE OF ALBERTA

NO PURCHASE NECESSARY. SEE BELOW FOR FULL CONTEST DETAILS. PARTICIPATION IN THE CONTEST CONSTITUTES YOUR FULL AND UNCONDITIONAL ACCEPTANCE OF, AND AGREEMENT TO BE LEGALLY BOUND BY THESE CONTEST RULES (THE “CONTEST RULES”).

SPONSOR

1. These rules govern the Contest which is being conducted by the RMA Insurance Ltd. (the “Sponsor”).

CONTEST PERIOD

2. The Contest begins on January 26, 2026 at 9:00AM Mountain Standard Time (“MST”) and ends on March 31, 2026 at 4:00PM MST (the “Contest Period”) after which time the Contest will be closed and no further entries will be accepted.

ELIGIBILITY

3. The Contest is open to all municipalities (as defined by the *Municipal Government Act*, RSA 2000, c M-26) within Alberta, Canada (the “Municipality”). By participating in this Contest, entrants acknowledge compliance with, and agree to be bound by these Contest Rules. Entrants who do not comply with any of the Contest Rules are subject to disqualification by the Sponsor, in the Sponsor's sole discretion.

HOW TO ENTER

4. NO PURCHASE NECESSARY. To participate in this Contest, the Municipality must:
 - a. Complete and finalize the FireSmart Community Scorecard (the “Scorecard”), beginning with the required information and user training sessions through FireSmart Alberta at the following internet link: <https://firesmartalberta.ca/firesmart-alberta-community-scorecard/>
 - b. Upon completion of the Scorecard, upload the finalized Scorecard to the Rural Municipalities of Alberta (RMA) website at the following internet link: <https://rmaalberta.com/insurance/community-wildfire-resilience-award/>
The Municipality must ensure that every field has been completed in full and that the finalized Scorecard is attached as a PDF document. The required fields are: (i) first and last name, (ii) job title, and (iii) email address. Submissions with incomplete fields, no attached Scorecard and/or draft Scorecard attached will not be accepted. For clarity, Scorecards watermarked “DRAFT” will not be accepted.
 - c. Have a representative that is available and will attend RMA’s 2026 RiskPro Communities conference in person on Wednesday, April 29, 2026 at the Grey Eagle Casino, 3779 Grey Eagle Drive, Tsuut’ina, Alberta.

Upon meeting the requirements of Section 3, the Municipality will receive one (1) entry in the Contest. There is a maximum of one (1) entry per Municipality. All entries from eligible entrants posted during the Contest Period will be eligible for the prizes but an eligible entrant can only win the maximum of one (1) prize. Only eligible entries can be confirmed winners. Use of any automated system to submit entries is prohibited and will result in disqualification. For this Contest, receipt of an entry occurs when the Sponsor's server records the entry information. All entries must be complete and subject to verification by the Sponsor in its sole discretion.

DRAW AND WINNER SELECTIONS

5. Between April 1, 2026 and April 7, 2026, one (1) eligible entrant will be selected from all eligible entries received during the Contest Period. For clarity, an eligible entrant can only be declared a winner for one (1) prize. The one (1) eligible entrant shall be selected by identifying the entrant with the highest overall Scorecard score. In the event that two or more entrants are tied for the highest overall Scorecard score, the one (1) eligible entrant shall be selected by random draw from among the pool of entrants sharing that score. The odds of winning depend on the number of eligible entries received before the Contest end date and Scorecard scores.
6. Before being declared a winner, the selected entrant will be contacted between April 1, 2026 and April 7, 2026 via the email address provided in the applicable field during the upload of the Scorecard to the RMA website as outlined in Section 3(b). The Sponsor will then email, and the selected entrant will be required to sign and return within three (3) business days of notification a declaration of eligibility and a liability/publicity release, which:
 - a. confirms compliance with the contest rules;
 - b. releases, indemnifies and holds harmless the Sponsor, its affiliated companies and agents, advertising and promotion agencies, the contest judges and each of their respective officers, directors, agents, representatives, successors and assigns from any liability in connection with the Contest, the entrant's participation therein and/or the awarding and use or misuse of the prize or any portion thereof; and
 - c. grants to the Sponsor the right to use the selected entrant's name and likeness in any form of advertising relating to the contest without further notice or compensation.

If a selected entrant (i) cannot be contacted within three (3) business days of selection or there is a return of any prior notification as undeliverable, or (ii) fails to return the contest documents within the specified time, they will be disqualified and will forfeit the prize, and the Sponsor reserves the right to select an alternate entrant from among the remaining eligible entries. The Sponsor is not responsible for the failure for any reason whatsoever of a selected entrant to receive notification or for the Sponsor to receive a selected entrant's response. Upon the selected entrant complying with the requirements in Section 6 as noted above, the selected entrant must then attend RMA's 2026 RiskPro Communities conference in person on Wednesday, April 29, 2026 at the Grey Eagle Casino, 3779 Grey Eagle Drive, Tsuut'ina, Alberta.

PRIZES

7. There will be one (1) winner who will receive RiskPro credits in the amount of a pro-rated return of the Municipality's wildfire rating for the current policy term from April 29, 2026 to October 31, 2026 (minimum amount of \$5000.00 in RiskPro credits).
8. In the event that the winner is not a subscriber with Genesis Insurance Reciprocal Exchange and therefore not eligible for RiskPro credits, the winner will be awarded an opportunity to receive \$5000.00 CAD in funding towards FireSmart risk mitigation initiatives subject to the sole and absolute discretion of the Sponsor. This opportunity will expire on April 29, 2027. In order to receive the \$5000.00 CAD in funding towards FireSmart risk mitigation initiatives, the winner must submit a preapproval proposal to the Sponsor. For clarity, applications for approval must be received prior to April 29, 2027. All decisions regarding approval are in the sole and absolute discretion of the Sponsor. If/once approved, the winner must complete the approved work and submit (i) original, itemized receipts, (ii) contractor invoices demonstrating the scope of work completed, (iii) proof of payment, and (iv) photographs demonstrating the area before and after the completion of the approved work prior to payment of the \$5000.00 CAD in funding. For clarity, this opportunity is only available in the event that the winner is not a subscriber with Genesis Insurance Reciprocal Exchange.

Prizes must be accepted as awarded and are not transferable or convertible to cash. No substitutions except at the Sponsor's option. The Sponsor reserves the right to substitute a prize or a prize component with one of equal or greater value, including without limitation, but solely in the Sponsor's discretion, a cash award.

GENERAL

9. By entering the Contest, each entrant agrees to abide by these Contest Rules. This Contest is subject to all applicable federal, provincial, and municipal laws. The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all entrants without right of appeal.
10. The Sponsor reserves the right, in its sole discretion, to amend or modify these Contest Rules or to cancel, suspend, withdraw, terminate or amend this Contest at any time and in any way, without prior notice or obligation to entrants for any reason whatsoever, including without limitation in the event that any cause beyond the reasonable control of the Sponsor corrupts, or threatens to corrupt, the security or proper administration of the Contest. Without limiting the foregoing, if, for any reason, the Contest is not capable of running as originally planned for any reason, the Sponsor reserves the right to cancel the Contest and conduct a random draw from all previously received eligible entries received by the contest end date. Any attempt to deliberately undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law, including criminal prosecution.
11. All entries are subject to verification at any time and for any reason. The Sponsor reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor – including, without limitation, government issued photo

identification): (i) for the purposes of verifying an individual's eligibility to participate in this Contest; (ii) for the purposes of verifying the eligibility and/or legitimacy of any entry entered (or purportedly entered) for the purposes of this Contest; and/or (iii) for any other reason the Sponsor deems necessary, in its sole and absolute discretion, for the purposes of administering this Contest in accordance with these Rules. Failure to provide such proof to the satisfaction of the Sponsor in a timely manner may result in disqualification in the sole and absolute discretion of the Sponsor. The sole determinant of the time for the purposes of a valid entry in this Contest will be the Contest server machine(s).

12. Any attempt or suspected attempt to use robotic, automatic, programmed, or otherwise, illicit means to enter the Contest, or any other methods not authorized by these Contest Rules, shall be deemed as tampering and may disqualify you from entering, participating, winning prizes (defined herein), and preclude you from participating in future contests and promotions, at the sole discretion of Sponsor. Entries that are late, lost, stolen, illegible, contain false information, are damaged, misdirected, mutilated, garbled or incomplete, altered or otherwise irregular or that do not conform with or satisfy any or all of the conditions these rules will be judged void. All Entries become the property of Sponsor upon receipt and none will be returned. Proof of transmission (screenshots or captures, etc.) does not constitute proof of receipt.
13. Without limitation, the Sponsor and the Contest judges will not be liable for any failure of the website during the Contest; for a technical malfunction or other problems relating to the telephone network or lines, computer online systems, servers, access providers, computer equipment or software; for the failure of any entry to be received by the Sponsor, its advertising and promotion agencies or the Contest judges for any reason including, but not limited to, technical problems or traffic congestion on the Internet or at any website; or any combination of the above. Further, the Sponsor, its advertising and promotion agencies and the Contest judges will not be liable for any injury or damage to an entrant's or any other person's computer related to or resulting from participating or downloading any material in the Contest.
14. All winners assume any and all liability for any injury or damage caused, or claimed to be caused, by entering, participating in this Contest or the use or redemption of a prize. Prizes must be accepted as awarded and have no cash value. Prizes or any portion of a prize cannot be combined with other discounts, promotions or special offers. Sponsor reserves the right to substitute an alternate prize of equal or greater value if an advertised prize is unavailable at the time of award.
15. All winners must sign the Sponsor's Winner Release to: (i) confirm compliance with all Contest Rules; (ii) agree to accept prizes as awarded; (iii) release, discharge and hold harmless the Sponsor, its departments and agencies, parent, related and affiliated companies, subsidiaries, franchisees, advertising and promotional agencies, counsel, marketing partners, and each of their respective directors, officers, employees, shareholders, successors, sponsors, partners, licensees, subsidiaries, agents, artists, advisors, assignees, and all others associated with the administration, development and execution of the Contest (Released Parties) from and against any and all manner of action, cause of action, claim or demand, loss or injury, use or misuse of a prize or any travel related thereto, and the use of entries by the Sponsor, suit, debt, covenant, contract, including

legal fees and expenses, whatsoever, including but not limited to, claims based on negligence, breach of contract and fundamental breach, failure of any third-party contractor or supplier used in connection with any aspect of the Contest to perform or deliver any goods or services, any act of God or any other event beyond the Released Parties' control, any dissatisfaction of any kind by a winner with any aspect of the Contest or any prize, liability for physical injury, death, or property damage which the entrants, guests, their heirs, successors or assigns have, might have or could have suffered, by reason of or arising out of the entrant's participation in the Contest and/or in connection with the acceptance and/or exercise by the entrant of prizes as awarded; and (iv) indemnify the Released Parties against any loss, damage or expense, including legal fees, that any of the Released Parties may suffer or incur as a result of any non-compliance by entrants with any of the Contest Rules or participation in the Contest and/or in connection with the acceptance and/or exercise by an entrant of a prize, and the use of entries by the Sponsor. The Sponsor is not responsible for: (i) incorrect or inaccurate entry information that may affect a person's ability to participate in the Contest or be awarded a prize, including but not limited to human error, technical malfunctions, lost or delayed entries for any reason, mail failures, omission, or any combination thereof, and entries that fail to fully comply with these Contest Rules; (ii) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (iii) lost, incomplete, delayed, mutilated or misdirected entries or Winner Releases; (iv) injury or damage to entrants' computers or to any other individual's computer related to or resulting from participating in, or downloading any material regarding the Contest or accepting a prize; (v) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Contest or receipt or use or misuse of any prize, including any related travel and the use of entries by Sponsor; (vi) the security or privacy of information transmitted via computer networks or for breaches of privacy due to interference by third-party computer hackers or otherwise; or (vii) late, lost, misdirected or unsuccessful efforts to notify a potential winner.

16. By participating in the Contest, entrants expressly consent to the Sponsor's collection, use, storing, sharing and disclosure of their name, email, or other electronic address, telephone number(s), town or city, municipality, province of residence, postal code, mailing address, social media handle(s), comments and image, whether on videotape, photograph or any other means (personal information) for the purposes of administration of the Contest or any publicity carried out by the Sponsor, without further notice or compensation and in accordance with the Sponsor's Privacy policy (<https://rmaalberta.com/privacy-policy/>) unless the entrant otherwise agrees to receive further communications from the Sponsor.
17. All intellectual property, including but not limited to trademarks, logos, designs, promotional materials, web pages, source codes, images, drawings, illustrations, slogans and representations are owned by the Sponsor. All rights reserved. Unauthorized copying or use of any of the Sponsor's intellectual property without the express written consent of the Sponsor is strictly prohibited.

18. The Contest is void where prohibited by law and is subject to all applicable Canadian federal, provincial, territorial, municipal and local laws. This Contest shall be governed exclusively by the laws of the Province of Alberta, including all issues and questions concerning the construction, validity, interpretation and enforceability of these Contest rules, rights and obligations between entrants and the Sponsor, and procedural provisions, without giving effect to any choice of law or conflict of law rules.