

Word & Brown®

General Agency

Service of Unequaled Excellence

American Express® \$250 Gift Card - Official Rules

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED.

1. Sweepstakes Period: Sweepstakes begins on May 1, 2010 at 12:00 a.m. Pacific Time (PT) and ends at 11:59 p.m. Pacific Time (PT) on June 15, 2010.

2. To Enter: Complete and submit the emailed entry form to the address at the bottom of the email. All entries must be received between 12:01 AM Pacific Time (PT) on May 1, 2010 and 11:59 PM Pacific Time (PT) on June 15, 2010. Entrants are subject to all notices posted online. Limit one entry per person. Entries submitted under multiple identities or through the use of any other device or artifice to enter multiple times will be deemed invalid. If an entrant attempts to enter the Sweepstakes more than once, then only one entry by that entrant will be deemed valid and all additional entries submitted by that entrant will be disqualified. Incomplete or mechanically reproduced entries are not eligible and will not be accepted or entered into the Sweepstakes. All entries and requests become Sponsor's property and will not be returned or acknowledged.

In the event of a dispute over the identity of an entrant, entry will be deemed submitted by the "Authorized Account Holder" of the e-mail address submitted at time of entry. Authorized Account Holder means the natural person who is assigned to an e-mail address by an Internet access provider, online service provider, or other organization that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. Entry materials/data that have been tampered with or altered, or mass entries or entries generated by a script, macro or use of automated devices are void.

By entering this sweepstakes, the entrant agrees to the Official Rules and judge's decisions, which are final and binding in all matters relating to the Sweepstakes. Additionally, as relates to this Sweepstakes, entrant also consents to the use of their original entry as well as their name/likeness, to be available to the public, in perpetuity, whether online or in any other form of media, including but not limited to the following: television, film, radio, magazines, internet, or for any and all advertising and promotional purposes. Entrants expressly acknowledge that no compensation shall be given for either the submission of their original entry or, if selected as a winner, their participation in any and all forms of future media. **Use of entry for any of the purposes previously stated does not in any way constitute Winner status of that entry and should not be interpreted as such. Any entries featured for contest promotional purposes have the same opportunity of winning as all other entries.**

3. Eligibility: Sweepstakes is open to residents of the United States, who are 18 years of age or older. Anyone less than 18 years old is not eligible to enter the Sweepstakes. Employees of Sponsor, Word & Brown Insurance Administrators, Inc., and their respective partners, affiliates, subsidiaries, contractors, officers, directors, advertising and promotion agencies, employees, or

judges (collectively "Sweepstakes Parties") and any other individual or company involved in the development or execution of the Sweepstakes at any time during the Sweepstakes Period, and the immediate family members and/or those living in the same household of each are not eligible to enter or win, nor are entrants who, as of May 1, 2010, are professional or former professional performers, including, but not limited to members of the Screen Actors Guild ("SAG") or American Federation of Television and Radio Artists ("AFTRA"), or any other actor's or performer's union, or those who have had their work previously published, or who have signed or been bound by a recording or similar contract with a film, television, production, management, or recording company or other third party who represents more than one artist or group. The decision as to whether or not an entrant is/was a professional performer will be within the sole and reasonable discretion of the Sponsor. Furthermore, any entrant who has ever been convicted of a felony will not be eligible.

All winners must meet eligibility requirements set forth in these rules and sign an affidavit of eligibility and release, as established in Section 4(b) of these rules, in order to qualify for the prize.

4. General Sweepstakes Rules:

(a) All federal, state and local tax liabilities, including sales tax liabilities, as well as any incidental expenses on a prize are the sole responsibility of winners. All federal, state and local laws and regulations apply to this sweepstakes.

(b) All Prize winners will be required to complete an Affidavit of Eligibility/Release of Liability and, if legally permissible, Publicity Release within 14 days of notification as a condition to receipt of their prize. Noncompliance within this time period or return of any prize/prize notification as undeliverable may result in disqualification, and the corresponding prize will be awarded to an alternate winner in a separate random drawing. Acceptance of prize constitutes permission to the sponsors and their agencies to use winner's name and/or likeness for purposes of advertising and trade without further compensation, unless prohibited by law, as established in Section 2 of these Official Rules.

(c) Prizes are non-transferable and have no cash redemption or equivalent. Sponsor reserves the right to substitute a prize or prize component of equal or greater value should a prize or any component of a prize become unavailable, as determined by Sponsor in its sole discretion.

(d) Sponsor and Sweepstakes Parties are not responsible for any typographical or other error in the printing, the offering or the administration of the sweepstakes, or in the announcement of prizes.

(e) By participating in this sweepstakes, entrants agree to release and hold harmless Sponsor and Sweepstakes Parties (including but not limited to their partners, affiliates, subsidiaries, promotion, fulfillment, judging agents and agencies and each of their respective parent companies, affiliates, subsidiaries, officers, directors, representatives, attorneys, agents and employees), from any and all liability whatsoever for any injuries, losses or damages of any kind, including bodily injury or death, arising from or in connection with, either directly or indirectly, (1) the awarding, acceptance, receipt, possession, use and/or misuse of any prize awarded herein; or (2) participation in the sweepstakes or any prize related activities, including but not limited to traveling to and from any prize related activity. Sponsor and Sweepstakes Parties make no representation or warranties concerning the appearance or safety of any prize awarded. Winners assume all liability for any injury or damage which occurs or is caused, or claimed to be caused, by participation in this promotion or use or redemption of any prize.

(f) Sponsor, Sweepstakes Parties their respective affiliates, subsidiaries, parent corporations, and their respective officers, directors, shareholders, employees and agents, attorneys, and any and all Internet servers and access provider(s) are not responsible for: any incorrect or inaccurate entry information; human error; technical malfunctions; failures, omission, interruption, deletion, or

defect of any telephone network, computer online systems, computer equipment, server providers, or software, including any injury or damage to participant's or any other person's computer relating to or resulting from any participation in this Sweepstakes; inability to access websites; theft, tampering, destruction, or unauthorized access to, or alteration of entries; transactions that are processed late or incorrectly or are incomplete or lost due to computer or electronic malfunction or traffic congestion on the Internet or at any web site; printing or human or other errors; and any entries which are late, lost, incomplete, misdirected, stolen, mutilated, or illegible, or any combination thereof. Proof of submission is not considered proof of delivery or receipt. All entries become the property of Sponsor and will not be returned.

(g) Sweepstakes parties and Sponsor may collect your name, address, phone number and e-mail address for purposes of administering your participation in this sweepstakes. As a result of you entering the sweepstakes, Sponsor or other Sweepstakes parties may also send you future marketing information from or on behalf of Sponsor or Sweepstakes Parties. Sweepstakes participants will be provided an opportunity to opt out of receipt of this marketing information or from the sharing by Sweepstakes parties or Sponsor of your personal information with our promotional partners or other third parties. We want to assure you that Sponsor is dedicated to protecting your privacy.

(h) Failure to comply with these official rules may result in disqualification from the Sweepstakes. Sponsor reserves the right to permanently disqualify from any sweepstakes it sponsors any person it believes has intentionally violated these official rules

5. Verification: All winning entries are subject to verification by Sponsor, whose decisions are final and binding. Only Official entries obtained via the method delineated in Rule #2, hereto, shall be deemed to have been obtained legitimately. Sweepstakes entries which are distributed where prohibited by law or not obtained pursuant to official sweepstakes rules and procedures will be null and void.

6. Random Drawing/Selection of Winners: Winners will be selected in a random drawing from all eligible entries received. Random drawing will be conducted on or about July 1, 2010. Winners will be notified by email, telephone, and/or mail. If winner is otherwise eligible under these Official Rules, but is nevertheless deemed a minor in his or her state of primary residence, the prize will be awarded in the name of winner's parent or legal guardian who may be required to execute Affidavit on minor's behalf.

7. Prizes: There is One (1) Grand Prize consisting of a \$250 American Express® Gift Card, with a total approximate retail value of \$250.00. Odds of winning are based on the total number of eligible entries received.

If any Prize winner chooses not to receive any portion of the Prize awarded, said portion of the prize will be forfeited without further compensation. Prizes have no redeemable cash value. Prizes are non-assignable and non-transferable except to a surviving spouse.

Prize winners are responsible for other options not expressly included and, if applicable, for title, license and registration fees, as well as any and all applicable tax liabilities. Upon delivery of the Prizes to the winners, Sponsor will be deemed to have awarded the prizes to the Prize winners with each such winner assuming full responsibility for the prize received.

Winners acknowledge that the Sponsor, its parent companies, affiliates and all other companies concerned with this Sweepstakes and their agents do not make, nor are in any manner responsible for, any warranty, representations, expressed or implied, in fact or in law, relative to the quality, conditions or fitness of any aspects of the merchandise prize except that the merchandise prize shall be subject to manufacturer's standard warranty.

8. Winner's List: For names of the Prize winners, send a stamped, self-addressed, #10 envelope to: Word & Brown Insurance Administrators, Inc., 721 S. Parker; Suite 300, Orange, CA 92868

9. Choice of Law: Under no circumstances will entrants be permitted to obtain awards for, and entrants hereby waive all rights to claim punitive, incidental or consequential damages, or any other damages, including attorneys' fees, and entrants further waive all rights to have damages multiplied or increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrants and Sponsor in connection with this Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, without regard to conflict of law principles.

10. Legal Warning: ANY ATTEMPT BY AN INDIVIDUAL, WHETHER OR NOT AN ENTRANT, TO DELIBERATELY INTERFERE WITH THE OPERATION OF THE SWEEPSTAKES, IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND DILIGENTLY PURSUE ALL REMEDIES AGAINST ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

11. Sponsor: The Sponsor of this Sweepstakes is Word & Brown Insurance Administrators, Inc. The Sponsor is located at 721 S. Parker; Suite 300, Orange, CA 92868.