

CURE AUTO INSURANCE – MONEY BAG PICK CONTEST

OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT IMPROVE CHANCES OF WINNING. THE FOLLOWING CONTEST IS OPEN TO LEGAL RESIDENTS OF THE U.S., WHO MEET THE ELIGIBILITY REQUIREMENTS (AS DEFINED IN THE RULES BELOW). VOID ELSEWHERE AND WHEREVER PROHIBITED.

Promotion Period: Contest registration is scheduled to take place between **10/9/09 and 10/15/09** (the “Registration Period”). The grand prize contest is scheduled to occur on or about **10/16/09 at the WPST Station Studios in Princeton, NJ**. The contest is subject to all applicable federal, state and local laws and regulations and is void where prohibited.

Who May Enter: Contest is open to legal residents of the 50 United States and District of Columbia (“D.C.”), who reside within 250 miles of Princeton, NJ, who are age 18 or older as of date of entry with a valid driver’s license, except the following classes of persons who are not eligible to enter:

- (a) Employees, officers, and directors of CURE Auto Insurance (“Sponsor”), Nassau Broadcasting (“Administrator”), each of their respective franchisees, affiliated companies, subsidiaries, distributors, retailers, printers, advertising and promotion agencies, and any and all other companies associated with the design or execution of this promotion (collectively, “Released Parties”) and the members of the immediate families or households of any of the above, whether or not related. “Immediate family members” includes, for purposes of this promotion, parents (including in-laws), grandparents, siblings (including step-siblings), children (including step-children), grand children (including step grand children) and each of their respective spouses.
- (b) Individuals or who are unable or unwilling to be present to participate in the grand prize contest event scheduled to occur on 10/19/09.

How to Enter: Visit www.WPST.com during the “Registration Period” and click the Cure Money Bag Contest entry button to connect to the Contest registration page. Each entrant must fully complete the on-line registration page with all required information including his/her name, complete address, valid email address, birth date, and phone number(s) (including area code(s)). After having read and agreed to these Official Rules, click the submit button to submit your on-line entry. All on-line entries must be fully complete for all required information, and must be received by **5:00pm EST on 10/15/09** to be eligible. **Maximum of one on-line entry per person and per valid email address.** Any on-line entry submitted with an invalid email address will be disqualified.

Each participant must submit an entry on their own behalf. No person may enter more than the stated number of times as outline above and no person may enter on behalf of another individual, or in another person's name. Incomplete or illegible entries will be disqualified. Released Parties are not responsible for lost, late, misdirected, illegible, incomplete, invalid, unintelligible, damaged, or postage due mail or entries, or for entries submitted in a manner that is not expressly allowed under these rules, or for any entry not submitted or received due to any technical error or failure, unauthorized human intervention, inaccurate capture or mis-entry of any required information, or the failure to capture any such information or effects of hackers or failure of any electronic equipment, computer transmissions and/or network connections; all of which will be disqualified.

Any attempt by any participant to obtain more than the stated number of entries allowed by using same, multiple/different email addresses, identities, or any other methods void that participant's entries and that participant may be disqualified. No mechanically reproduced or automated entries permitted. Use of any automated system to participate is prohibited and will result in disqualification and all such entries will be deemed void.

In the event of a dispute as to any on-line registration, the authorized account holder of the e-mail address used to register will be deemed to be the registrant and he/she must be eligible according to these Official Rules. The “authorized account holder” is the natural person assigned an e-mail address by an Internet access provider, online service provider or other organization responsible for assigning e-mail addresses for the domain associated with the submitted address. All entries received become the property of the Sponsor and will not be returned.

Finalist Selection & Notification: On or about **10/16/09**, a maximum of **(1) finalist** will be randomly selected from all eligible entries received for a chance to participate in the grand prize contest event at WPST station studios.

The randomly selected finalist will be notified by phone of their selection. Any selected finalist that cannot be reached or contacted to confirm their selection after an initial phone call to the number listed on their entry, will be disqualified and an alternate contestant will be selected and notified, time permitting. Any selected finalist who does not meet the eligibility requirements, does not wish to participate in the grand prize contest, or who is unable or unwilling to attend the grand prize event will be disqualified. An alternate finalist will then be randomly selected from all remaining eligible entries per the procedures outlined above, time permitting. Decisions of judges in the selection of finalist, and all matters related to this contest are final.

Selected finalist must be present at the date, time and location as specified by sponsor for a chance to participate in the grand prize contest (*scheduled for on or about 10/19/09 at the WPST Station Studio*). Selected finalist will be notified of the contest time at the time of their selection. Any finalist who fails to appear by the required deadline will be disqualified. Sponsor reserves the right in its sole discretion to change the date, time or location of the grand prize contest. Selected finalist will be notified of any changes at the time of their selection and/or notification.

Only the finalist selected and notified by sponsor will be eligible to participate in the grand prize contest. All other entrants are ineligible. Finalist selection and participation is non-transferable. No other individual may participate on behalf of a selected finalist. Difficulties with getting to location to enter or participate in the contest are not the responsibility of Sponsors.

Grand Prize Contest: In order for a grand prize to be awarded to an eligible finalist, the finalist must select the (2) money bag(s) from the set of (15) money bags provided for their contest attempt that each contain an official "Grand Prize Winning Certificate". The following will apply to the grand prize contest attempt:

- The contest attempts must occur in the presence of the contest administrator. Any attempt not made in the presence of the contest administrator for any reason will be disqualified and is not eligible for the grand prize.
- The eligible finalist will be presented with (15) money bags, each containing one sealed contest envelope which is identical in size, shape, and color.
- Each of the sealed contest envelopes will be labeled with a number to encompass the entire range of numbers from 1 to 15. No two contest envelopes will be printed with the same number within the set of (15) contest envelopes.
- The eligible finalist will be required to select a maximum of (2) money bag and remove the sealed contest envelopes contained inside. In the event any money bag contains more than one (1) sealed contest envelope – the finalist will be required to select only one of the envelopes.
- The eligible finalist will then open and remove the prize certificate contained inside each contest envelope. Opening more than (2) sealed contest envelopes for any reason will disqualify the contestant, and void any opportunity to claim the grand prize.
- The eligible finalist will reveal the enclosed prize certificate in each selection to the contest administrator to determine if the certificate is a "Winning" or "Non-Winning" prize certificate.

In order to claim the grand prize, the (2) sealed contest envelope(s) selected and opened by an eligible finalist must contain the "Grand Prize Winning" certificate. The winning symbol printed on the grand prize winning certificates for this contest will be (CURE Logos). The "Non-Winning" prize certificates will be printed with "Sorry – Not a Grand Prize Winner" or other similar text clearly distinguishing it as a "Non-Winning" certificate. In the event that an eligible finalist does not select the (2) money bag(s) inserted with prize envelope that contains the grand prize winning certificate, **then the grand prize will not be awarded.**

IMPORTANT: In the event of an error in the preparation of the contest materials or any tampering that results in the set of (15) sealed contest envelopes containing more than (1) "Winning Prize Certificate", that particular contestant attempt is void. The corresponding contestant will be entitled only to re-attempt the contest, and will be provided a new set of sealed contest envelopes for their re-attempt.

Prize Awards & Delivery: In the event the eligible finalist successfully completes the contest, that finalist will be eligible to claim the grand prize, subject to approval and verification of compliance with these Official Rules. The grand prize for this contest is: **1-year of free gas awarded in the form of \$2,500 in Pre-paid gas cards and \$5,000 credit with CURE Auto Insurance.**

A maximum (1) grand prize will be awarded. If the selected finalist does not successfully complete the grand prize contest as required by these official rules, **then the grand prize will not be awarded.**

Grand prize winner must accept delivery of prize from sponsor, or as otherwise instructed by sponsor. All other costs related to prize delivery and acceptance is the responsibility of winner including but not limited to federal, state and local taxes. All properly claimed prizes will be awarded. Prizes are non-transferable and no cash redemption or prize substitution allowed, except at sponsor's sole discretion or as provided herein. Sponsor reserves the right to substitute a prize of equal or greater value if an advertised prize becomes unavailable. Grand prize winner(s) will be required to complete and return a W-9 form (if prize value exceeds \$600.00), affidavit of eligibility, and liability/publicity release (*Tennessee residents need not sign publicity release*), and present a valid driver's license and social security card before prize will be awarded. Winners of prizes greater than \$600.00 will be issued a 1099 form reflecting the value of the prize(s) and are responsible for paying all taxes on prize(s). Failure to collect or properly claim any prize in accordance with these rules will result in forfeiture of the prize. If forfeited for any reason, contestant will not receive any other prize substitution or compensation. **Total ARV of all prizes: \$7,500.**

Additional Rules & Restrictions: By participating in this contest, entrants agree to abide by and be bound by the Official Rules and the decisions of the Administrator, which shall be final in all matters relating to this contest. In the event an entrant wins a prize, and is later found to be in violation of these rules he/she will be required to forfeit the prize or to reimburse Sponsor for the stated value of the prize if such violation is discovered after winner has used the prize. Participation in contest constitutes permission for the Sponsor and its agencies to use winners' names and/or likenesses for purposes of advertising and trade in any media worldwide without limitation or further compensation unless prohibited by law. False, fraudulent or deceptive entries or acts shall render entrants ineligible for any prize.

Sponsor and Administrator are not responsible for any typographical or other error in the printing or advertising of the offer, administration or execution of the contest or in the announcement of the prizes/prize winners. By accepting prizes, winners agree to hold sponsor, and released parties (collectively "Releasees"), from any claims, losses, actions, or damages of any kind, whether actual, incidental or consequential, for injury (including but not limited to death), damages, losses or expenses arising out of or relating to entrant's participation in this contest, or the acceptance, possession or use/misuse of any prize, or participation in prize-related activities (including but not limited to travel related thereto), and to assume all liability in connection therewith.

Releasees shall not be liable to any winner, entrant or any other person for failure to supply the prize or any part thereof by reason of any acts of God, any actions, regulations, orders, or requests by any governmental entity, equipment failure, terrorist acts, war, fire, unusually severe weather, embargo, labor

dispute or strike, labor or material shortage, transportation interruption of any kind, or any other cause beyond Releasees' sole control. No more than the advertised maximum number of prizes will be awarded for any reason.

IN CASE OF DISPUTES: By participating, each entrant agrees that (1) any and all disputes, claims, and causes of action arising out of or in connection with this Promotion, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and any judicial proceeding shall take place in a federal or state court within the State of New Jersey; (2) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, and consequential damages, and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and Sponsor in connection with this Promotion, shall be governed by, and construed in accordance with the laws of the State of New Jersey, without giving effect to any choice of law or conflict of law rules or provisions (whether of the State of New Jersey or any other jurisdiction), that would cause the application of the laws of any jurisdiction other than the State of New Jersey.

Odds: The odds of being selected as an official finalist are dependent upon the number of eligible entries received. The odds of winning the contest once selected as an official finalist are **1:105**.

Winners List: For a copy of these official rules or a list of prize winner(s), if any, send a self addressed, stamped envelope to: **CURE Auto Insurance Money Bag Contest, C/O Nassau Broadcasting, 619 Alexander Road, Princeton, NJ 08540**. PLEASE SPECIFY which you are requesting. Requests must be received by **12/19/09**.

Contest Sponsor/Administrator: This contest is administered by **Nassau Broadcasting, 619 Alexander Road, Princeton, NJ 08540**.