

ALLSTATE®
CYBER SAM STEPS CHALLENGE SWEEPSTAKES
OFFICIAL RULES

Sponsored by Allstate Insurance Company (“Sponsor”)
Administered by Allstate Insurance Company and Virgin Pulse, Inc.
(individually and sometimes collectively referred to as “Co-Administrators”)

NO ENTRY FEE. NO PURCHASE, QUOTE OR OBLIGATION NECESSARY TO ENTER OR WIN.

1. **Eligibility:** The Cyber Sam Steps Challenge Sweepstakes (the “**Sweepstakes**”) is open to employees of Allstate Insurance Company, Esurance Insurance Services, Inc., and Answer Financial Inc. and the spouses/domestic partners of employees who are covered on an Allstate medical plan, who are legal residents of the U.S., eighteen (18) or older, as of the date of entry, who have an active e-mail account and Internet access as of the beginning of the Sweepstakes Period (“**eligible entrants**”). Allstate Insurance Company, Esurance Services, Inc., and Answer Financial, Inc., are hereinafter collectively referred to as “**Allstate**”. Employees of Allstate, its affiliates and subsidiaries involved in this Sweepstakes by providing advertising, promotion, fulfillment or other coordinating agencies, and individuals providing services to Allstate through an outsourcer or temporary employment agency during the Sweepstakes Period, and their respective immediate family members and persons living in their same household, are not eligible to participate in the Sweepstakes. Additionally, Officers of Allstate and its subsidiaries; Allstate’s Good Life Team employees assigned to design and implement this Sweepstakes and Allstate Exclusive Agents and Allstate Exclusive Financial Specialists Independent Contractors who are authorized to represent Allstate and/or its affiliates and subsidiaries; persons providing support services to any sales agent authorized to represent Allstate or its affiliates (whether employed by an agent or not); independent contractors that are not Exclusive Agents of Allstate; and the immediate family members or household members of each are not eligible to participate in the Sweepstakes. The term “immediate family members” means spouses, grandparents, parents, siblings, children, and grandchildren; and “household members” shall mean people who share the same residence at least three (3) months per year. Participation in the Sweepstakes constitutes entrant’s full and unconditional agreement to and acceptance of these Official Rules & Regulations (“**Official Rules**”). **VOID WHERE PROHIBITED.**
2. **Sweepstakes Period.** Entry deadline is July 15th, 2019. Sweepstakes begins 12:01 a.m. (participants local time zone) on June 25, 2019 and ends at 11:59 p.m. (participants local time zone) July 15, 2019 (“**Sweepstakes Period**”).
3. **How To Enter.** Eligible entrants must:
 - a. register and create an account with Virgin Pulse (if you haven’t already) by going to URL: join.virginpulse.com/allstategoodlife (visit AllstateGoodLife.com for additional information on Virgin Pulse);
 - b. download the Virgin Pulse app or use Virgin Pulse from their computer
 - c. create 5-person team or join an existing team that has not reached the 5-person maximum number of team members, and
 - d. link an activity tracker, or free step-tracking app by following the instructions on the “devices & apps” page in your virgin pulse profile

Each eligible person who successfully completes the Cyber Sam Steps Challenge by making it to the 8th and final stage of the challenge during the Sweepstakes Period, as confirmed by Allstate, will automatically earn one (1) entry into the Sweepstakes. Co-administrator Virgin Pulse will randomly choose prize recipients from among the eligible entrants who completed the steps challenge and those eligible entrants who entered via the Alternative Method of Entry during the Sweepstakes Period. Limit one (1) entry per person for the duration of the Sweepstakes regardless of the method of entry used.

OR

Alternate Method of Entry. Eligible entrants may also enter by sending, during the Sweepstakes Period, an email with their full name, address, email address and phone number with the email subject line completed as “Cyber Sam Steps

Challenge Sweepstakes Entry” to AllstateGoodLife@allstate.com. Entrants who enter through the alternative method of entry and have not registered with Virgin Pulse would have to register and create their account to redeem and use the Pulse Cash prize if won (see 3a above for registration details).

4. **Prize Drawing:** All Sweepstakes entries that meet the "Eligibility" and "To Enter" or the "Alternate Method of Entry" requirements of these Official Rules, set forth above, will be entered into the prize drawing to be held on or around July 19th, 2019 at Virgin Pulse, Inc., 75 Fountain Street, Providence, RI 02902. The drawing will be conducted either by independent persons or a computer program that randomly chooses the prize-winning individuals, from all eligible entries received during the Sweepstakes Period. The random selection is final and binding.
5. **Prizes and Odds:** A total of ten (10) prizes will be awarded. Each prize will consist of a \$100 Pulse Cash credit added to their Virgin Pulse account that can be spent on anything found in the “store” accessible from their Virgin Pulse account.

The odds of winning a prize depend on the total number of eligible entries received. Terms and conditions of any vouchers or gift cards apply. Prizes are non-transferable. No cash or other substitution of prizes is permitted, except at the sole option of Allstate for a prize of equal or greater value. Neither Virgin Pulse nor Allstate will replace any lost or stolen prizes. Winners are solely responsible for any and all federal, state, provincial and local taxes, if any, that apply to prizes.

Total value of all prizes to be awarded: \$1,000

6. **Notification of Winners:** The prize-winning entrant will be notified by e-mail from sponsor within five (5) business days of the prize drawing and will be required to sign and return an affidavit of eligibility and publicity/liability release within seven (7) days of notification. Failure to comply will result in disqualification and selection of an alternate winner. If a selected winner cannot be reached by 5:00 p.m. CT on the date prescribed, that winner will be eliminated from the drawing and will not be eligible for the prize. At that time, an alternate winner will be randomly chosen and must adhere to these same conditions and guidelines.
7. **General Rules:** By entering the Sweepstakes, entrants agree to be bound by these Official Rules. The Sweepstakes is offered by Sponsor. The Sponsor is responsible for (i) late, lost, delayed, damaged, postage-due, incomplete, illegible, misdirected or undeliverable entries, responses, or other correspondence, whether by e-mail or postal mail or otherwise; (ii) theft, destruction, unauthorized access to or alterations of entry materials; or (iii) phone, electrical, network, computer, hardware, software program or transmission malfunctions, failures or difficulties.

By entering the Sweepstakes, entrants further agree to release, indemnify, defend and hold the Co-Administrators, their affiliates, subsidiaries, directors, officers, employees, sponsors and agents, including advertising and promotion agencies, and assigns, and any other organizations related to the Sweepstakes, harmless, from any and all claims, injuries, damages, expenses or losses to person or property and/or liabilities of any nature that in any way arise from participation in this Sweepstakes or acceptance or use of a prize or parts thereof, including, without limitation, (i) any condition caused by events beyond the Co-Administrators' control that may cause the Sweepstakes to be disrupted or corrupted; (ii) any injuries, losses, or damages (compensatory, direct, incidental, consequential or otherwise) of any kind arising in connection with or as a result of the prize, or acceptance, possession, or use of the prize, or from participation in the Sweepstakes; and (iii) any printing or typographical errors in any materials associated with the Sweepstakes. Winners agree to be bound by these Official Rules, and Sponsor's decisions in all respects relative to the Sweepstakes are final.

IN NO EVENT WILL SPONSOR OR VIRGIN PULSE BE LIABLE TO ENTRANTS FOR ANY DIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, PUNITIVE OR CONSEQUENTIAL DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS OR PROFITS) ARISING OUT OF OR IN CONNECTION WITH ENTRANT'S PARTICIPATION IN THE SWEEPSTAKES, WHETHER SUCH LIABILITY ARISES FROM ANY CLAIM BASED UPON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY OR OTHERWISE, AND WHETHER OR NOT SPONSOR OR VIRGIN PULSE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH LOSS OR DAMAGE. Some jurisdictions do

not allow the limitation or exclusion of liability for incidental or consequential damages, so the above limitation or exclusion may not apply to you.

- 8. Additional Conditions:** Except where prohibited, by participating in the Sweepstakes and/or winning any prize, winners consent to the use of his/her name, photo and/or likeness, biographical information, entry and statements attributed to the winners (if true) for advertising and promotional purposes, including without limitation, inclusion in Allstate's respective newsletters, and Allstate's Sweepstakes website at <https://employeecommunity.allstate.com/community/good-life/default.aspx> without additional compensation. All entries become property of the Co-Administrators and none will be acknowledged or returned. Allow 4-6 weeks for delivery of prizes.

The Co-Administrators' reserve the right, in their sole discretion, to cancel, modify or suspend the Sweepstakes in whole or in part, in the event of fraud, technical or other difficulties or if the integrity of the Sweepstakes are compromised, without liability to the entrant. The Co-Administrators' reserve the right to disqualify any entrant or winner, as determined by the Co-Administrators', in their discretion. The Sweepstakes are subject to these Official Rules and all applicable federal, state, provincial and local laws and regulations apply. As stated above, the Sweepstakes is void where prohibited or restricted by law. By participating in these Sweepstakes, you acknowledge that you have read these Official Rules and agree to abide by them and by the decisions of Sponsor, which are final and binding on all matters pertaining to the Sweepstakes. These Official Rules are governed by the law of the State of California, excluding rules governing choice of laws.

- 9. Limitations of Liability.** Neither Sponsor nor Virgin Pulse shall be responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, or by any of the equipment associated with or utilized in the Sweepstakes; (2) mechanical failures of any kind, including, but not limited to malfunctions, interruptions, or faulty equipment; (3) unauthorized human intervention in any part of the Sweepstakes; (4) any error which may occur in the administration of the Sweepstakes or the processing of entries; or (5) 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 Sweepstakes or receipt or use or misuse of any prize. If for any reason an entrant's entry is confirmed to have been erroneously lost or otherwise destroyed, entrant's sole remedy is another entry in the Sweepstakes, provided that if it is not possible to award another entry due to discontinuance of the Sweepstakes, or any part of it, for any reason, the Co-Administrators, at their discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein. No more than the stated number of prizes will be awarded.
- 10. Disputes.** Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Northern District of California or the appropriate California State Court located in Santa Clara County, California U.S.A.; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, 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, indirect, 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 the entrant or Co-Administrators' in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of California, without giving effect to any choice of law or conflict of law rules (whether of the State of California or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of California.
- 11. Personal Information:** The Co-Administrators' may collect personal data about entrants online, in accordance with their respective privacy policies and as may be more specifically set forth in these Official Rules. Please review these Official Rules, Co-Administrators' respective privacy policies at www.virginpulse.com/privacy-policy/ and <http://www.allstate.com/about/privacy-statement-aic.aspx>. By participating in the Sweepstakes, entrants hereby agree to Co-Administrators' collection and use of their personal information and acknowledge that they have read and accepted these Official Rules and both privacy policies.

- 12. Winner's List, Official Rules:** For a list of prize winners or a copy of these Official Rules, send an email message to AllstateGoodLife@allstate.com with "Winner's list" or "Official Rules" as the email subject and the Sweepstakes name specified in the body of the e-mail. Requests must be received by August 20, 2019.
- 13. Co-Administrators' Address:** Virgin Pulse, Inc., 75 Fountain Street, Providence, RI 02902
Allstate Insurance Company, 2775 Sanders Road, Northbrook, IL 60062

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