

Dwyer Insurance Referral Sweepstakes

- 1. Eligibility:** The Dwyer Insurance Referral Sweepstakes is open to legal residents of Ohio, Kentucky, & Indiana who refer another individual to Dwyer Insurance. Entrants must be 18 years or older as of their date of entry in this promotion in order to qualify. Referrals must be residents of Ohio, Kentucky, or Indiana to qualify. This giveaway is subject to federal, state, and local laws and regulations and void where prohibited by law. Dwyer Insurance's employees, its subsidiaries, affiliates, suppliers, partners, advertising and promotion agencies, and directors (collectively the "Employees"), as well as members of an Employees' immediate family and/or those living in the same household of Employees are ineligible to participate in the Dwyer Insurance Referral Sweepstakes.
- 2. Sponsorship:** The sponsor is Dwyer Insurance ("Sponsor"), located at [3356 N Bend Rd, Cincinnati, Ohio 45239. Sponsor will conduct the Dwyer Insurance Referral Sweepstakes substantially as described in these Official Rules.
- 3. Agreement to Rules:** By entering this Sweepstakes, the Entrant ("You") agrees to abide by the Sponsor's Official Rules and decisions, which are fully and unconditionally binding in all respects. The Sponsor reserves the right to refuse, withdraw, or disqualify any entry at any time at the Sponsor's sole discretion. By entering this Sweepstakes the You represents and warrants that You are eligible to participate based on eligibility requirements explained in the Official Rules. You also agree to accept the decisions of the Sponsor as final and binding as it relates to the content of this Dwyer Insurance Referral Sweepstakes.
- 4. Dwyer Insurance Referral Sweepstakes Entry Period:** This promotion begins on **4/1/2024 at 8:30 am EST** and ends on **4/30/2024 at 5:00 pm EST** ("Entry Period"). To be eligible for the Sweepstakes, entries must be received within the specified Entry Period.
- 5. How to Enter:** Eligible entrants can enter The Dwyer Insurance Referral Sweepstakes by referring another person who lives in Ohio, Kentucky, or Indiana to Dwyer Insurance and being named as the referrer. As a participant, your entry must fully meet all Sweepstakes requirements, as specified in the Official Rules, in order to be eligible to win a prize. Entries that do not adhere to the Official Rules or specifications will be disqualified at the Sponsor's sole discretion.
NOTE: For each person who names you as their referrer you will receive 1 entry. There is no limit on entries. Fraudulent methods of entry or circumvention of the rules may result in the Sponsor invalidating your entries and removing them from the Sweepstakes at the Sponsor's sole discretion.
- 6. Prizes:** One 1st Place Winner of the Dwyer Insurance Referral Sweepstakes (the "Winner") will receive a 65" Samsung Crystal UHD Smart TV valued at \$400. One 2nd Place Winner will receive a gift basket containing Cincinnati local gift cards and goods. One 3rd Place Winner will receive a gift card to a local business valued at \$50. The actual value/prize may vary and shall be determined solely by the Sponsor. There shall be no cash or other prize substitution permitted except at the Sponsor's discretion. The prize is non-transferable. The Winner, upon acceptance of the prize, is solely responsible for all expenses related to the prize, including without limitation any and all local, state, and federal taxes. The Winner shall not transfer assignment of the prize to others nor shall the Winner request the cash equivalent or prize substitution. By accepting the prize, the selected Winner grants permission for the Sponsor to use the Winner's likeness, entry, and name for purposes of advertising and trade without further compensation unless prohibited by law.
- 7. Odds:** The total number of eligible entries received determines the odds of winning.
- 8. Selection and Notification of Winner:** The Winner will be selected by a random drawing under the supervision of the Sponsor. The Sponsor will notify the Winners by email and phone within five days following Winner selection. The Sponsor is not responsible for nor shall have no liability for Winner's failure to receive notices due to email security settings that may cause notifications to be marked as spam or junk email. Nor shall the Sponsor be liable for the Winner's provision of incorrect or otherwise non-functioning contact information. If the Winner 1) fails to claim the prize within 5 days from the time the award notification was sent, 2) is found ineligible, or 3) does not complete and return an executed declaration and release within the specified timeframe, the prize may be forfeited and an alternate Winner may be selected. Receipt of the prize (offered in the Dwyer Insurance Referral Sweepstakes) by the Winner is upon the condition of compliance with any and all federal, state, and local laws and regulations. **IF THE WINNER VIOLATES ANY OF THESE OFFICIAL RULES, THE WINNER (AT THE SPONSOR'S SOLE DISCRETION) WILL BE DISQUALIFIED, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.**
- 9. Rights Granted by You:** By submitting an entry via referral into this Sweepstakes, You understand and agree that the Sponsor, any individual acting on the Sponsor's behalf, and the licensees successors, and assigns of the

Sponsor shall, where permitted by law, have the right to print, publish, broadcast, distribute and use in any media known now or hereafter developed, in perpetuity, worldwide, and without limitation, your submission, name, photo, portrait, voice, likeness, image, statements about the Dwyer Insurance Referral Sweepstakes for news, publicity, advertising, promotional purposes, trade, information, and public relations without any further notice, review, consent, compensation, or remuneration.

10. Terms & Conditions: In its sole discretion, the Sponsor reserves the right to modify, suspend, cancel, or terminate the Dwyer Insurance Referral Sweepstakes should non-authorized human intervention, a bug or virus, fraud, or other causes beyond the Sponsor's control, impact or corrupt the security, fairness, proper conduct, or administration of the Dwyer Insurance Referral Sweepstakes. The Sponsor, in the event of any of the above issues, may determine the Winner based on all eligible entries received prior to and/or after (if appropriate) the action taken by the Sponsor. Individuals who tamper with or attempt to tamper with the operation or entry process of the Dwyer Insurance Referral Sweepstakes or website or violates these Terms & Conditions will be disqualified by the Sponsor in its sole discretion. In its sole discretion, the Sponsor has the right to maintain the integrity of the Dwyer Insurance Referral Sweepstakes, to void votes for any reason. Attempts by any entrant to undermine the legitimate operation of the Dwyer Insurance Referral Sweepstakes may be a violation of criminal and civil laws. If any such attempt is made, the Sponsor reserves the right to seek damages to the fullest extent permitted by law.

11. Limitation of Liability: Your entry into this Dwyer Insurance Referral Sweepstakes constitutes Your agreement to release and hold harmless the Sponsor and its subsidiaries, representatives, affiliates, partners, advertising and promotion agencies, successors, agents, assigns, directors, employees, and officers against and from any and all claims, liability, illness, injury, death, litigation, loss, or damages that may occur, directly or indirectly from participation in the Sweepstakes and/or the 1) Winner accepting, possessing, using, or misusing of any awarded prize or any portion thereof; 2) any type of technical failure; 3) the unavailability or inaccessibility of any transmissions, phone, or Internet service; 4) unauthorized intervention in any part of the entry process or the Promotion; 5) electronic error or human error in the Promotion administration or the processing of entries.

12. Disputes: THIS DWYER INSURANCE REFERRAL SWEEPSTAKES IS GOVERNED BY THE LAWS OF THE UNITED STATES OF AMERICA AND OHIO, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. The Entrant agrees, as a condition of participating in this promotion, that if any disputes cannot be resolved between the Entrant and the Sponsor, and if causes of action arise out of or are connected with this Sweepstakes, they shall be individually resolved exclusively before a court located in Cincinnati, Ohio having jurisdiction, without resorting to any form of class action. Under no circumstances in any such dispute shall the participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Dwyer Insurance Referral Sweepstakes). The participant waives all rights to have damages multiplied or increased.

13. Privacy Policy: Information provided with an entry is subject to the Privacy Policy stated on the Dwyer Insurance website. [Click here](#) to read the Privacy Policy.

14. Winners List: You may obtain a copy of the Winner's name(s) or a copy of these Official Rules, by sending your request via mail with a stamped, self-addressed envelope to: Dwyer Insurance, 3356 N Bend Rd, Cincinnati, Ohio, 45239, USA. Requests must be postmarked no later than 4/30/2024.

15. Social Media Channel-Specific Rules: The Dwyer Insurance Referral Sweepstakes hosted by Dwyer Insurance is no way sponsored, endorsed, administered by, or associated with Facebook, Instagram, Twitter, or LinkedIn.