

ICBC CUSTOMER ADVISORY PANEL CONTEST RULES & REGULATIONS: QUARTERLY PARTICIPATION DRAWS

1. CONTEST PERIOD: This ICBC Customer Advisory Panel Contest (the “**Contest**”) starts on January 1, 2018 and closes December 31, 2018, 11:59 PM Pacific Time (the “**Contest Period**”). The Contest is sponsored by ICBC (the “**Sponsor**”). Vision Critical Communications Inc. (“**VCCI**”) has been retained by the Sponsor to administer the Contest.

2. ELIGIBILITY: This Contest is open to all registered members of the ICBC Customer Advisory Panel and other individuals directly contacted by VCCI and invited to participate in the ICBC Study (“**Entrants**”). All Entrants must be individuals legally residing in British Columbia and be at least 19 years of age at the time of entry into the Contest. VCCI and Sponsor reserve the right to require proof of age and jurisdiction of residence prior to awarding any prize. Employees, agents and representatives of the Sponsor and its subsidiaries and affiliates, VCCI and its subsidiaries or affiliates and each of their respective advertising and promotion agencies are not eligible to win, nor are the parents, siblings and children of any such employee, agent or representative or any person with whom such employee, agent or representative is domiciled.

3. HOW TO PARTICIPATE: The Contest is offered electronically via the Internet. All Entrants who are registered members of the ICBC Customer Advisory Panel are automatically entered into the Contest by following the link in the Entrant’s invitation to the ICBC Customer Advisory Panel and completing the survey online during the Contest Period. Each of these Entrants will receive one (1) entry for completing each study.

4. NO PURCHASE NECESSARY TO ENTER OR WIN - ALTERNATE MEANS OF CONTEST ENTRY: Entrants may receive one (1) entry for each of the Draws (defined below) by legibly printing the Entrant’s name, street address, city, province, postal code, telephone number, complete email address, and the path to the survey for which the Entrant was selected (URL address) on a 3 x 5 inch (or 7.5 x 12.5 cm) piece of paper and mailing it to Vision Critical Communications Inc. ICBC Customer Advisory Panel Contest, Vision Critical Communications Inc., 200 Granville Street, Vancouver, BC, V6C 1S4. The entry must be received by VCCI during the Contest Period. Neither VCCI nor the Sponsor is responsible for any lost or misdirected entries. **Please note: the URL address of the survey is necessary to identify the specific contest being entered. Mail-in entries that do not include the URL address will not be valid.**

5. CONTEST DRAW(S): Draws will be held in Vancouver, British Columbia on the Draw Date from all eligible entries received. Winners will be determined by random drawing from all eligible entries received by VCCI. The odds of winning depend on the number of eligible entries received. The odds of an entry winning any Prize will be the same, whether the entry was automatically generated or by alternate means of entry.

6. PRIZES: There are four (4) random draws (the “**Draws**”) in the Contest. The Draws will be conducted on or about the last business day of March 2018, June 2018, September 2018, December 2018 of the respective calendar quarter (each, a “**Draw Date**”). Each Draw will be for digital prizes consisting of electronic Visa prepaid gift cards of the following amounts: 2 prizes in the amount of \$100.00, 4 prizes in the amount of \$50.00 and 6 prizes in the amount of \$25.00 (each a “**Prize**” and collectively, “**Prizes**”) for an aggregate of \$550 per calendar quarter and a total of \$2,200 in Prizes to be given away during the Contest Period. All Prizes are to be awarded in Canadian dollars. Only one Prize per person per Draw permitted.

7. PRIZE AWARDING: Prizes will be awarded only on verification by VCCI that all Contest requirements have been met by the winners. Each Prize must be accepted as awarded and no substitution, transfer, conversion or assignment of Prizes will be allowed, unless at the discretion of the Sponsor which may substitute a Prize of comparable or greater value. No correspondence

will be entered into except with selected Entrants at the email address listed on the VCCI systems, or on the mail-in entries. VCCI will notify the winner by email within fifteen (15) days of the Draw Date. VCCI is not responsible for and shall not be liable for late, lost, misdirected, or unsuccessful efforts to notify the winner. If a selected Entrant cannot be contacted within the allotted time VCCI reserves the right to void that entry and select another eligible Entrant for that Prize. In order to be declared an official winner, the selected Entrant(s) must correctly answer a time-limited skill-testing mathematical question without mechanical or other assistance. The selected Entrants will be required to complete, sign and return to VCCI a Declaration and Release Form within seven (7) days of receipt of the form. If a selected Entrant(s) fails to complete, sign and return the Declaration and Release Form to VCCI within seven (7) days and/or provides an incorrect answer to the skill-testing mathematical question, VCCI and the Sponsor each reserve the right to void that entry and select another eligible Entrant for that Prize. By completing, signing and returning the Declaration and Release Form, the Entrant (i) confirms compliance with these Contest Rules and Regulations, (ii) releases and forever discharges the Sponsor, its affiliates and subsidiaries, VCCI, its affiliates and subsidiaries and their respective advertising and promotional agencies from all claims, demands, damages, actions and causes of action arising or to arise by reason of the acceptance or use of the Prize, and (iii) gives permission to the Sponsor and VCCI, at their option, to publish or otherwise use the Entrant's name, address, photograph, image, voice and comments, without compensation, in any publicity carried out by the Sponsor, VCCI on behalf of the Sponsor, or their respective advertising agencies.

All Prizes awarded will be delivered electronically by VCCI to official winners within eight (8) weeks after receipt of the signed and fully completed Declaration and Release Form from the selected Entrant, including the correct answer to the skill testing mathematical question. Once the electronic Prize is delivered, the winner will have 12 months to activate the digital gift card before it expires. Once the digital gift card is activated it will expire within six months. The Sponsor and VCCI are not responsible for expired Prizes.

8. CONTEST GENERAL RULES: By entering the Contest, Entrants agree to abide by these Contest Rules and Regulations and the decisions of the Sponsor or VCCI, which are final.

9. WINNERS LIST: To obtain a copy of the winner list or a copy of the Contest Rules and Regulations, send your request to: Vision Critical Communications Inc., ICBC Customer Advisory Contest Winners List, 200 Granville Street, Vancouver, BC, V6C 1S4. Requests must be received no later than February 28, 2019 and must enclose a self-addressed stamped envelope.

10. DISQUALIFICATION: Neither the Sponsor or VCCI are responsible for lost, interrupted or unavailable network server or other connections, miscommunications, failed telephone or computer or telephone transmissions or technical failure, jumbled, scrambled or misdirected transmissions, or other error of any kind whether human, mechanical or electronic. Persons found tampering with or abusing any aspect of this Contest or the operation of the ICBC Customer Advisory Panel website or any other VCCI hosted website, as determined by VCCI, in its sole discretion, will be disqualified. If disqualified for any of the above abuses, VCCI reserves the right to terminate the Entrant's eligibility to participate. In the event any portion of this Contest is compromised by virus, bugs, non-authorized human intervention or other causes beyond the control of VCCI, which in the sole opinion of VCCI, corrupts or impairs the administration, security, fairness or proper entry into the Contest, VCCI reserves the right, in its sole discretion, to suspend or terminate the Contest and to award Prize(s) to individual(s) selected at random from the pool of Entrants received up to the point of termination. In no event will more Prizes be awarded than those listed in the Contest Rules and Regulations. The Sponsor and VCCI reserve the rights to prohibit entry from any person who we believe to be abusing these Contest rules. Abuse includes entering false information.

11. TAX INFORMATION: Liability for any applicable taxes imposed by any government, if any, on any Prize won is the sole responsibility of the winner of such Prize.

12. DISPUTES AND APPLICABLE LAWS: Entrant agrees that: (i) any and all disputes, claims and causes of action (collectively, “**Disputes**”) arising out of or connected with this Contest, or any prize awarded, shall not be brought after two years from the date that the winners of the Contest are announced; (ii) if Disputes are brought within two years from such date, such Disputes shall be resolved individually, without resort to any form of class action, and exclusively by the courts of British Columbia, Canada; (iii) any and all Disputes, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Contest but in no event attorneys' fees; and (iii) 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 rules, or the rights and obligations of the Entrant, VCCI and the Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the Province of British Columbia.

13. PRIZE DISCLAIMER: VCCI is solely responsible for the delivery of the Prizes to the Prize winners, as declared by VCCI. Neither the Sponsor nor VCCI shall be responsible or liable to Entrants for any losses, damages or costs incurred as a result of Entrants entering the Contest or use of a Prize won in connection with this Contest or the failure by VCCI to deliver the Prize to the winner in accordance with the Contest Rules and Regulations. By participating in the Contest, each Entrant agrees to release and hold harmless the Sponsor and VCCI and their employees, officers, directors, shareholders, agents, representatives, and any parent company, affiliates, subsidiaries, advertising, promotion and fulfillment agencies, harmless from any and all losses, damages, rights, claims and actions of any kind in connection with the Contest or resulting from acceptance, possession, or use of any prize, including without limitation, personal injury, death, and property damage, and claims based on publicity rights, defamation, or invasion of privacy.

Any Prize awarded will be delivered by the Sponsor, VCCI or by a third-party retained by the Sponsor or VCCI for the purpose of fulfilling the Prize (in which case the Entrant consents to the disclosure of his/her name, address and such other personal information as is required for the limited purpose of delivering the prize to the winner).

14. DATA PROTECTION NOTICE: Entrants' personal information is protected by ICBC's Privacy Policy. The Privacy Policy can be found at the bottom of the welcome page and the survey page of the ICBC Customer Advisory Website labeled “Privacy Policy”.