



Foresters/Unity Life Diwali Poster Design Promotion Official Rules & Regulations

The Foresters/Unity Life Diwali Poster Design Promotion encourages people of all ages, especially children to combine their imagination, creativity and skills to design a poster which best represents the meaning of the Diwali Festival (e.g. family, community, food, etc.)

Promotion begins at 12:00:00 a.m. (EDT) on August 12, 2011 and ends at 11:59:59 p.m. (EDT) on September 23, 2011 (THE "PROMOTION PERIOD").

PRIZE

The Winner of each category shall receive an iPad 2 with Wi-Fi (16GB) from Foresters™

SPONSOR

Foresters, a life insurance provider that champions the well-being of families, with its international head office at 789 Don Mills Road, Toronto, Ontario, Canada M3C 1T9.

Category 1	Ages 12 and under
Category 2	Ages 13 to 18
Category 3	19+

HOW TO ENTER

- a) Entrant must follow the instructions on the Promotion Site and submit a poster design inspired by the theme of the "Diwali Festival" ("the artwork").
- b) Submission format: all artwork must be submitted electronically as jpeg images or high resolution PDF files at a resolution of 300dpi. The artwork may originate in any medium except clipart or any copyrighted material.
- c) Entries must be received by September 23, 2011 11:59:59 pm (EDT). One entry per person.
- d) The artwork:
 - i. Must not have been made commercially available.
 - ii. Must be original work of the entrant and made for the contest.
 - iii. May not be appropriate, offensive, unlawful or plagiarized.
 - iv. Must not be harassing, abusive, threatening or harmful in any way.

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- v. May not contain commercial/corporate advertising, other than those relating to Foresters.
- vi. May not contain virus, Trojan horses, corrupt files that may harm the contest site.
- vii. Will become the property of Foresters once submitted and will not be returned to the entrant.

NO PURCHASE NECESSARY TO ENTER

ELIGIBILITY

Promotion is open to all residents of Ontario. Participation in any part of the Promotion constitutes full and unconditional agreement to, and acceptance of, these Official Rules.

EXCLUSIONS

Employees, officers and directors of Foresters, its affiliates, their immediate family members and persons living in their same household, are not eligible to participate in any portion of this Promotion. This Promotion is offered in Ontario only and shall only be construed and evaluated according to law appropriate to that province. This Promotion is subject to all applicable federal, provincial & local laws & regulations.

SELECTION OF WINNERS

The potential Winner of each category will be selected on October 4, 2011; they will be notified by email or phone call. Fifty (50) semi-finalists will be selected during the pre-judging period ending September 26, 2011. The Winners will be selected from the fifty (50) semi-finalists by a judging panel consisting marketing executives, community leaders and art critics. Judging of the Winners will be based on a 1-10 point system with the following judging criteria. All selections are final.

JUDGING CRITERIA

Creativity

How the work communicated its message through using unique/authentic ideas or art form to express the meaning of Diwali.

Quality/Technical Skills

The effective use of the chosen media combined with the skills involved in the production of the work.

Originality

The degree of the work being new to the world or is it something not yet seen.

Composition and Layout

The visual balance, static or dynamic, of the various elements of the artist's work and how effectively the artist uses the composition and layout to convey the idea or message.

Visual Impact

The effect of the project as a whole, often based on the first glimpse of the finished piece.

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DISQUALIFICATION

Disqualification of an Eligible entry can result from any of the following:

- a) Failure of a potential Winner to respond within three (3) business days from the date of first attempted notification;
- b) The return of any notification to a potential Winner as undeliverable;
- c) Failure of a potential Winner to execute and return an Agreement and Release within three (3) business days from the date of notification;
- d) Any other non-compliance with these Official Rules by a potential Winner.

RELEASE OF LIABILITY

Winner(s), by accepting a Prize hereby agree(s) that Sponsor, their respective affiliates and employees, officers, directors, agents, representatives, its respective successors, assigns, agencies and licencees shall not be liable for any personal injury, death, loss or damage of any kind and claims based on publicity rights, defamation, infringement or invasion of privacy resulting from nomination or participation in this Promotion or from the acceptance or use of the Prize awarded, if any.

GENERAL CONDITIONS

All entrants, by submitting artwork, irrevocably grant, transfer and assign to Foresters all title and interest in his/her artwork. Foresters may alter the artwork in any manner it sees fit to conform to its intellectual property requirements. In addition, the Winners irrevocably grant, transfer and assign to Foresters the right to use the name, likeness and image of the Winner in Promotional materials, including identification of the Winner in news releases and on social media sites.

Foresters reserves the right to modify the Official Rules without notice.

The Winner will be required to sign an Agreement and Release, which must be returned within three (3) days in order to be eligible for the prize.

LIST OF WINNERS

For a list of Winner(s), go to <http://www.mybindi.com/forestersdiwalicontest>. Winners list will be available after selection and verification of Winners.

ADDITIONAL INQUIRIES SHOULD BE DIRECTED TO

Contest Administrator at diwalidesigncontest@justinpoy.com.

GOVERNING LAW

These rules shall be interpreted in accordance with the Laws of Ontario.

PRIVACY

Please review Foresters Privacy Policy at www.Foresters.com. By participating online, you agree to Foresters collection and usage of your personal information and acknowledge that you have read and accepted Foresters Privacy Policy.

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AGREEMENT AND RELEASE

The Winner _____ in his/her own legal capacity or by his or her legal guardian, if the Winner is under the age of 19, acknowledges and agrees that by accepting the Prize from The Independent Order of Foresters ("Foresters") in respect of his/her artwork submitted in the Foresters/Unity Life Diwali Poster Design Promotion (the "artwork"), the Winner hereby irrevocably and in perpetuity grants, transfers and assigns to Foresters all title and interest in his/her artwork and the right to modify the artwork in any manner it sees fit to conform to its intellectual property requirements; and hereby irrevocably and in perpetuity grants, transfers and assigns to Foresters the right to use his/her name, likeness and image of the Winner in connection with the Diwali Poster Design Promotion (the "Promotion") in news releases and promotion material.

The Winner hereby releases and discharges Foresters, its affiliates, officers and directors from all liability whatsoever in connection with the Promotion, its use of the artwork or the Winner's name, likeness or image...

Date: _____

Signed: _____
Winner or his/her legal Guardian, if Winner is under 19 years old