

VOICES OF LIBERTY MONTHLY SWEEPSTAKES PROMOTION OFFICIAL RULES (2017)

NO PURCHASE OR TRANSACTION NECESSARY TO ENTER OR WIN. A PURCHASE OR TRANSACTION DOES NOT INCREASE YOUR CHANCES OF WINNING. VOID IN D.C. AND WHERE PROHIBITED.

SWEEPSTAKES PERIOD: The Voices of Liberty Monthly Sweepstakes ("Promotion") is sponsored by Liberty Mutual Insurance ("Sponsor") taking place on a monthly basis starts at 12:01 a.m. Eastern Time ("ET") on February 1, 2017 and ends 11:59 p.m. ET on December 31, 2017 ("Promotion Period"). There will be 11 monthly sweepstakes drawings, each one a Monthly Sweepstakes Period. Vision Critical Communications Inc. ("VCCI") is the Administrator of this Promotion.

ELIGIBILITY: The Promotion is only open to Liberty Mutual current customers that have previously completed the Voices of Liberty Recruitment Survey, including completion of the contact information section (together "Entrants"). Sponsor employees (and their immediate families - including spouse and parent, child and sibling and their respective spouses, regardless of where they reside - and household members, whether or not related), affiliate companies, and professional advisors are not eligible to win a Prize. Vision Critical Communications Inc. VCCI employees (and their immediate families - including spouse and parent, child and sibling and their respective spouses, regardless of where they reside - and household members, whether or not related), affiliate companies, and professional advisors are not eligible to win a Prize. Promotion is subject to all applicable federal, state and local laws.

HOW TO ENTER: During each of the Monthly Sweepstakes Periods, there are two (2) ways to enter: 1) Complete a Voices of Liberty survey presented to you via email from Sponsor or VCCI; 2) as an alternative method of entry, clearly hand-print your first and last name, street address, city, state, zip code, telephone and email address with the words "Voices of Liberty Monthly Sweepstakes" on a 3" x 5" card, mail in a hand addressed #10 envelope with proper postage affixed to: Voices of Liberty Monthly Sweepstakes, Vision Critical Communications, Inc., 436 Lafayette Street 6th Floor New York, NY 10003 US. Mail-in entries must be postmarked by the final day of each month and received by 10 business days following the final day of the month. Limit one (1) entry per household per Monthly Sweepstakes Period, regardless of method of entry. Mechanically reproduced, illegible, incomplete, software-generated or other automatic entries will be void. Entries that otherwise subvert the entry process will be void. All entries become the property of Sponsor and will not be acknowledged or returned. Entries that contain errors, or are incomplete or inaccurate will not be accepted.

PRIZES: A prize valued at US\$100 ("Prize") will be awarded to two (2) Winners at the end of each Monthly Sweepstakes Period. Aggregate value of all Prizes is US \$2,200. Prizes are not transferable and cannot be redeemed for cash or substituted by Winner(s). All applicable federal, state and local taxes are the responsibility of the Winner(s). All Prizes are to be awarded in US dollars by VCCI's prize provider, Pay Incentives ("Prize Provider") in the form of a virtual pre-paid VISA card, or check offered by Prize Provider. Sponsor reserves the right to substitute a prize of comparable or greater value, at its sole discretion.

SELECTION OF WINNER(S):

Two (2) Winners will be selected in a random drawing from all eligible entries received during each of the Monthly Sweepstakes Periods on or about the 10th day of the following month. Promotion drawing will be conducted by VCCI, on behalf of Sponsor. Potential Winner will be notified by VCCI by email and required to sign and return an Affidavit of Eligibility and Liability/Publicity Release (where legal) within two (2) business days of date of first notification attempt or prize will be forfeited and, at Sponsor's discretion, an alternate Winner will be selected. Only two (2) Prizes will be awarded for each Monthly Sweepstakes Period. Odds of winning depend on the number of eligible entries received. If a Prize notification is returned as undeliverable, or a potential Prize Winner is not in compliance with these rules, the Prize will be forfeited and, at Sponsor's discretion, an alternate Winner selected. If a potential Prize Winner is at least 18 but still considered a minor in his/her jurisdiction of residence, the Prize may be awarded in the name of his/her parent or legal guardian who will be responsible for fulfilling all requirements imposed on Winners set forth herein.

INDEMNIFICATION AND RELEASE OF LIABILITY: By entering, participants agree to release and hold harmless Sponsor and each of its respective parents, affiliates, subsidiaries, prize suppliers, advertising, promotional and judging agencies and all of their respective directors, officers, and employees (collectively, "Released Parties") from any and all liability or any injuries, loss or damage of any kind arising from or in connection with participation in this Promotion or the acceptance, use, misuse or possession of any prize won. Entering the Voices of Liberty Sweepstakes constitutes permission to use the name, city and state of residence and likeness of the Winner for advertising and publicity purposes in any and all media now or

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hereafter devised, in any manner, worldwide in perpetuity, without further compensation, notification or permission, unless prohibited by law. Released Parties are not responsible for lost, late, misdirected, garbled, illegible, inaccurate, incomplete, misdirected, delayed or damaged transactions, registrations or entries or postage-due mail. Released Parties are not responsible for any (a) telephone, computer, hardware, software, programming or network malfunction or other technical failures or errors, or the failure to properly process entries or transactions or registrations; (b) communication disruption or other forces beyond the reasonable control of the Sponsor, including but not limited to disruption related to internet traffic, virus, bug or non-authorized intervention; (c) damage caused by computer virus or otherwise resulting to any computer from such person's participation in the Promotion whether human, mechanical or electronic; or (d) other errors or difficulties of any kind whether human, mechanical, electronic, computer, network, typographical, printing or otherwise relating to or in connection with the Promotion, including, without limitation, errors or difficulties which may occur in connection with the administration of the Promotion, the processing of entries, the announcement of the prizes or in any Promotion-related materials. If such malfunction, error, disruption or damage occurs and impairs the administration, security, fairness, integrity or proper play of the Promotion, Sponsor may, in its sole discretion, suspend or terminate the Promotion. If the Promotion is terminated before the end date, Sponsor reserves the right to award the prizes at random from among all non-suspect eligible entries received as the termination date. Persons found tampering with or abusing any aspect of this Promotion, or who Sponsor believes to be causing malfunction, error, disruption, or damage, who act in an unsportsmanlike manner or are otherwise not in compliance with these Official Rules will be disqualified and all associated entries will be void. Sponsor, or VCCI on Sponsor's behalf, will be the sole judge of which entries are valid and its decisions are final and binding.

MISCELLANEOUS: The Promotion is subject to applicable federal, state and municipal laws. The Promotion and these Official Rules will be governed, construed and interpreted under the laws of the commonwealth of Massachusetts. All disputes shall be resolved individually, and that neither Entrant nor Sponsor may not bring claims against each other as a class representative in a class action or as a class member. All disputes shall be resolved in the United States District Court for the Boston District of Massachusetts sitting in Boston, Massachusetts.

WINNERS LIST/OFFICIAL RULES: For a list of Prize Winner(s) (available after 15 business days following the final day of each month and/or a copy of these Official Rules, send a self-addressed, stamped envelope to: Voices of Liberty Monthly Sweepstakes Winner's Name Request, Vision Critical Communications, Inc., 436 Lafayette Street 6th Floor New York, NY 10003 US. Residents of VT may omit return postage on rules requests. Requests must be received no later than 30 business days following the final date of entry.

SPONSOR: Liberty Mutual Insurance Company, 175 Berkeley Street, Boston, MA 02116.