

BMO Pet Insurance

BMO Insurance x Blue Rewards 'Free Pet Food for a Year' Contest

Full Contest Details

The **Free Pet Food for a Year Contest** (the "Contest") is open to legal residents of Canada who are 18 years of age or older at the time of entry, excluding employees, representatives and agents of BMO Insurance Solutions Inc., the Bank of Montreal and its affiliates (including BMO Blue Rewards, Inc.), their respective advertising and marketing agencies, and any persons domiciled with any of the above.

The Contest begins on September 1, 2026, at 12:00:00 a.m. ET and ends on December 31, 2026, at 11:59:59 p.m. ET (the "Contest Period"). This Contest is sponsored by BMO Insurance Solutions Inc. ("BMOIS"). References to "Blue Rewards" means BMO Blue Rewards Inc. and references to "Global Pet Foods" means Global Pet Food Stores Inc. (doing business in Quebec as Pitou Minou & Compagnons Inc.) ("GPF")

How to Enter

To enter, eligible individuals must obtain a quote for BMO Pet Insurance during the Contest Period and provide a valid Blue Rewards membership number. To obtain a quote for pet insurance, simply call BMO Insurance Solutions by phone or go online at **bmoinsurance.com/pet** and provide some basic information about your pet to generate an insurance quote.

One (1) entry into the Contest will be awarded upon obtaining the quote, regardless of whether a pet insurance policy is purchased. Individuals who are not currently Blue Rewards members may enroll in the Blue Rewards Program during the quote process or by visiting bluerewards.ca and provide their membership number to qualify. By enrolling to become a Blue Rewards member, you agree to be bound by the terms and conditions of the Blue Rewards Program as amended from time to time. For the purpose of these Contest Rules, the entrant is the individual in whose name the Blue Rewards member number has been established, and this is the individual to whom the Grand Prize (as described below) will be awarded if they are selected and declared a winner.

An eligible entry will only be generated upon a successful completion of a BMO Pet Insurance quote during the Contest Period and submission of a valid Blue Rewards membership number.

No purchase is necessary. Obtaining a quote for BMO Pet Insurance is free and does not obligate you to purchase the quoted pet insurance policy. Entrants may also earn one (1) entry into the Contest by submitting your name, email address, Blue Rewards member

number, a 500-word essay on why you think pet insurance is important and mailing it to BMO Insurance Solutions Inc., 250 Yonge Street, Floor 9, Toronto, ON M5B 2L7, Attention: BMO Pet Insurance Blue Rewards Contest. Mail entry must be received by December 31, 2026. Limit of one (1) entry per Blue Rewards member number during the Contest Period, regardless of the method of entry.

Bonus Points Offer

Eligible entrants who complete a quote and provide a valid Blue Rewards membership number will also receive 500 Bonus Points within 90 days, subject to the Blue Rewards Program terms and conditions. Points are awarded regardless of whether a pet insurance policy is purchased. Limit of one (1) offer per Member.

Prize

There is one (1) Grand Prize available to be won, consisting of Free Pet Food for a Year, fulfilled by Global Pet Foods, with an approximate retail value of \$4,000 CAD. The prize will be awarded in the form of one (1) Global Pet Foods gift card with a value of \$4,000 CAD. The prize must be accepted as awarded, is non-transferable, and may not be substituted for cash, except at the sole discretion of the Contest Sponsor. Use of the Grand Prize may be subject to additional terms and conditions applicable to Global Pet Foods gift cards, as set by Global Pet Foods.

Prize Draw

One (1) potential winner will be selected by random draw from all eligible entries received during the Contest Period. The draw will take place during the second week of January 2027, approximately ten (10) business days following the Contest closing date. The odds of winning depend on the number of eligible entries received.

The potential winner will be contacted at the email address and/or telephone number(s) associated with their Blue Rewards member account or as otherwise provided with their contest entry. If the selected entrant cannot be contacted or fails to respond within five (5) business days of the first notification attempt, or if the selected entrant is otherwise found to be ineligible or fails to comply with these Contest rules, that entrant may be disqualified and an alternate entrant may be selected by random draw. This process may be repeated until an eligible entrant is successfully contacted and satisfies all Contest requirements.

Before being declared a winner, the selected entrant must correctly answer a time-limited mathematical skill-testing question and will be required to sign and return a declaration of eligibility, liability release, publicity release, and any other documentation required by the Contest Sponsor. Failure to comply with these requirements may result in disqualification and selection of an alternate entrant.

General

BMOIS reserves the right to verify eligibility and disqualify any individual who tampers with or attempts to tamper with the entry process, provides false information, or otherwise violates these Contest rules. Entries generated by automated means, scripts, bots, or other unauthorized methods are prohibited and will be disqualified. Neither the Contest Sponsor nor the Promotional Partners (as defined below) are responsible for any injury or damage to persons (including the winner) or property arising from the Contest or the Grand Prize.

BMOIS reserves the right to modify, suspend, or cancel the Contest, in whole or in part, if fraud, technical failures, or any other factor beyond its reasonable control impairs the integrity or proper administration of the Contest.

Personal information collected in connection with the Contest will be used solely for Contest administration, prize fulfillment, and related communications, in accordance with applicable privacy laws and BMO privacy policies. Except where prohibited by law, acceptance of the prize by the winner constitutes consent to the use of the winner's name, city/province of residence, photograph and image and likeness for promotional purposes without additional compensation.

Participation in the Contest constitutes full and unconditional acceptance of these Official Contest Rules and the decisions of the Contest Sponsor, which are final and binding in all matters relating to the Contest. By participating in this Contest, entrants release and hold harmless the Contest Sponsor, Blue Rewards and Global Pet Foods and their respective affiliates, directors, officers, employees and agents from claims arising from participating in the Contest or acceptance and use of the Grand Prize.

Contest Sponsor: BMO Insurance Solutions Inc.

Promotional Partners: BMO Blue Rewards, Inc. and Global Pet Food Stores Inc. The Promotional Partners are in no way connected to the management or administration of this Contest.

Blue Rewards and the Blue Rewards logo are trademarks of Bank of Montreal, used under license by BMO Blue Rewards, Inc. and BMO Insurance Solutions Inc.