

OTIP Bursary Program Rules and Regulations

- 12 bursaries of \$1,500 CAN each are available to be won.
- Only one entry per person will be accepted.
- The deadline to enter is every June 15.
- Entrants are only eligible to receive an OTIP Bursary once.
- Six male and six female winners will be randomly drawn by the end of June from all eligible entries received.
- There is only one OTIP Bursary Program and the entry process is only online.
- The winners will be contacted by telephone and will be required to submit proof
 of attendance at a college or university on a full-time or part-time basis for the
 upcoming academic year.
- The winners will be asked a skill-testing question, which must be answered correctly.
- Should any of the winners not provide proof of attendance, not correctly answer
 the skill-testing question, or have previously received an OTIP Bursary, they will
 be deemed ineligible. Should this occur, another randomly selected winner will
 be chosen. This process will continue until 12 winners are declared.
- Proof of attendance is subject to verification and will be declared invalid if it is illegible, incomplete, mechanically reproduced, forged, falsified, altered or tampered with in any way.
- Only the winners will be notified by OTIP.
- Awards will be made by cheque in Canadian funds payable to the winner.
- A list of the bursary winners will be posted at www.otip.com by the end of July.
- The odds of winning are dependent on the number of eligible entries received by the closing date.
- It is the sole responsibility of the entrant to notify the bursary program coordinator in writing if the entrant changes his or her mailing address, telephone number and/or email address, if the entrant still wishes to be included in the number of eligible entries.
- Entries are subject to verification and will be declared invalid if they are illegible, incomplete, mechanically reproduced, forged, falsified, altered or tampered with in any way.
- By entering this bursary program, the winner consents to the use of their name and address (city and province only) in any related publicity without further compensation, worldwide and in perpetuity, in any and all forms of media now known or hereafter devised, including the Internet, in any publicity or advertising carried out by OTIP, unless prohibited by law.
- OTIP is not responsible for any entries that are lost, late, damaged, destroyed, misdirected or delayed by any computer or technical malfunctions that may occur in the processing, transmission or receipt of entries.
- OTIP shall not be held responsible for any errors or negligence that may arise or occur in connection with the bursary program.

- By participating in the OTIP Bursary Program, all entrants agree to be bound by these rules and regulations and declare that the information they provide to support their entry is true and correct.
- The random draw for winners will be conducted by an independent team comprised of OTIP staff members not related to eligible entrants.
- All decisions of the bursary committee are final and binding on the entrants in all matters relating to the bursary program, the eligibility requirements and the program's selection process.
- OTIP reserves the right to administer the program as required, including the right to withdraw, terminate, suspend, cancel or modify all or part of the bursary program including the eligibility requirements at any time and without notice.
- Children, relatives, dependants or household members of OTIP employees, directors, trustees or any of its subsidiaries¹ are not eligible to enter.
- The OTIP Bursary Program is subject to all applicable federal, provincial and municipal laws and regulations and is governed by Canadian laws and the laws of the Province of Ontario.

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¹ OTIP's subsidiaries are: Ontario Teachers Insurance Plan, OTIP/RAEO Insurance Brokers Inc., OTIP/RAEO Benefits Incorporated, Canadian Labour Insurance Services Inc., TW Insurance Brokers Inc. and Curo Claims Services Inc.