

**LIBERTY MUTUAL INSURANCE
2014 PAPERLESS SWEEPSTAKES
OFFICIAL RULES**

NO PURCHASE OR TRANSACTION NECESSARY TO ENTER OR WIN. A PURCHASE OR TRANSACTION DOES NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED. ODDS OF WINNING DEPEND ON THE NUMBER OF ENTRIES RECEIVED. U.S. LAW GOVERNS THIS SWEEPSTAKES.

SWEEPSTAKES PERIOD: The Liberty Mutual Insurance 2014 Paperless Sweepstakes ("Sweepstakes") is sponsored by Liberty Mutual Insurance Company ("Sponsor") and starts 12:01 a.m. Eastern Standard Time ("EST") July 30, 2014 and ends 11:59 p.m. EST on August 13, 2014 ("Sweepstakes Period"). Promotion Management Corporation ("PMC") has been retained by the Sponsor to administer the Sweepstakes.

ELIGIBILITY: The Sweepstakes is only open to select current Liberty Mutual personal insurance customers residing legally in the continental United States and the District of Columbia, age 18 or older (or the age of majority in entrant's state of residence) (together "Entrants"). Employees of Sponsor, Sponsor's parent companies, subsidiaries, affiliates, distributors and advertising, promotion and Internet agencies, and members of the immediate family or household of any such employee, are not eligible. Employees of PMC, affiliated and subsidiary companies, and professional advisors and their immediate families (spouse and parent, child and sibling and their respective spouses, regardless of where they reside) and household members, whether or not related, are not eligible.

HOW TO ENTER: There are two ways to enter: **1.** During the first 2 days of the Sweepstakes Period, Liberty Mutual will send an email to select Liberty Mutual personal insurance customers inviting them to enter the Sweepstakes by registering for Liberty Mutual's personal lines paperless billing, paperless policy or both. The email invitation will contain a link that takes the reader to a Liberty Mutual landing page. Once on the landing page, Entrants will have two choices: **a.** If the Entrant already has an account with Eservice, the Entrant should click the "Enter Now" button on the landing page to log in to their Eservice account; or **b.** If the Entrant does not have an account with Eservice, the Entrant should follow the instructions on the landing page on how to create an account for Eservice, create a new account and log on to the account. Once the Entrant has logged on to their Eservice account, they need to access their account information and choose which paperless options they want to enroll in: **i.** paperless billing, **ii.** paperless policy; or **iii.** both. Once an option is chosen, the Entrant will see a transaction confirmation message. The transaction confirmation message establishes the entry. Normal time rates, if any, charged by the Entrant's Internet service provider may apply. The transaction confirmation must be displayed by 11:59 p.m. EST on August 13, 2014. **2.** By legibly printing the Entrant's name, street address, city, zip code, telephone number and complete email address, on a 3 x 5 inch (or 7.5 x 12.5 cm) piece of paper and mailing it to Liberty Mutual Insurance 2014 Paperless Sweepstakes Alternate Entry, P.O. Box 417, Nellysford, VA 22958. Mail-in entries must be post-marked by August 13, 2014 and received by August 20, 2014. All entries become the exclusive property of Sponsor and will not be acknowledged or returned. There is a limit of one (1) entry per person and per e-mail address during the Sweepstakes Period. Odds of winning depend on the number of eligible entries received.

PRIZE: One (1) Grand Prize will be offered. The Grand Prize is a four (4) day, three (3) night vacation package for four (4) to the *Walt Disney World®* Resort (the "Resort"). Travel arrangements must be finalized by October 4, 2014, and the trip must be completed by December 31, 2014. The trip consists of four (4) round-trip coach-class airfares between the gateway U.S. airport nearest winner's residence (as close as is reasonably possible to the city or town in which the winner resides, as determined by Sponsor in its discretion) and the Orlando International Airport; a three (3) consecutive night stay for the winner and three (3) guests at a deluxe hotel at the Resort (one (1) standard room, with a maximum of four (4) persons per room); sixteen (16) 1-Day *Magic Your Way* Base Tickets; one (1) Disney Gift Card with a value \$250.00;

**LIBERTY MUTUAL INSURANCE
2014 PAPERLESS SWEEPSTAKES
OFFICIAL RULES**

and roundtrip ground transfers via *Disney's Magical Express* Service between the Orlando International Airport and the Resort for four (4) persons. The Grand Prize does not include transportation between the winner's home and the departure airport. The winner's guests must be of legal age of majority in the jurisdiction in which the guests reside, unless the winner is a parent or legal guardian of the minor guest. The approximate retail value ("ARV") of the Grand Prize is \$5,201.76. The exact value will depend on where the winner resides, the specific prize options selected by the winner and market conditions at the time of prize fulfillment. All prize details, including seat locations and the specific trip dates and itinerary, will be determined by Sponsor in its discretion. Travel and accommodation restrictions (including blackout dates) and other additional restrictions may apply.

WINNER SELECTION: One (1) potential Grand Prize winner will be selected in a random drawing conducted by Sponsor or its agent from all entries received during the Sweepstakes Period. The Grand Prize drawing will occur on or about August 21, 2014.

WINNER NOTIFICATION: The potential winner will be notified by mail, telephone and/or e-mail, at Sponsor's discretion. If a potential winner cannot be reached within forty-eight (48) hours of the initial notification attempt, he or she may be disqualified and the prize awarded to an alternate winner. The winner is subject to verification. The potential winners may, in Sponsor's discretion, be required to complete and return to Sponsor an Affidavit of Eligibility/Release of Liability, and, if legally permissible, a Publicity Release, within three (3) days of attempted delivery of same. The potential Grand Prize winner also must have the guests who will accompany the potential winner on the Grand Prize trip complete a Publicity/Liability release and the potential winner must return the same to Sponsor within the time period specified by Sponsor. If a potential winner fails to respond to any notification attempt within the time period specified by Sponsor, or if any attempted notification or prize delivery is returned as undeliverable, or if a potential winner fails to complete and return any required affidavit or release within the specified time period, the potential winner will be disqualified and an alternate winner selected.

If the winner is not available for the trip by the dates specified by Sponsor, the Grand Prize will be forfeited and an alternate winner selected. The winner and his or her guests must travel together on same itinerary and are responsible for obtaining all required travel documents. Sponsor is not responsible for any cancellation or postponement of any of the activities that are expected to comprise part of the prize. In the event of such cancellation or postponement, Sponsor's only obligation will be to provide a substitute prize or prize component of equal or greater retail value selected by Sponsor in its discretion. The winner and guests will be bound by and must comply with all terms and conditions relating to the use of any ticket to any event. Event dates and times may be subject to change. The Released Parties (as defined below) reserve the right to remove from any event or deny attendance to any winner and/or guest who engages in non-sportsmanlike, disruptive or inappropriate behavior or with intent to annoy, abuse, threaten or harass any other person at any event. If unused, passes and tickets cannot be returned, refunded or exchanged for cash value or substitute passes and/or tickets. The terms and conditions of the tickets or passes awarded as part of the prize may govern in the event a game or event does not take place or is terminated or postponed due to weather, an act of God, an act of terrorism, civil disturbance or any other reason. The winner and guests will be bound by and must comply with all applicable venue regulations in connection with attendance at any event. Failure to do so may result in forfeiture of such portion of the prize and removal from event.

All federal, state, local taxes on the value of the Prizes, if applicable, are the responsibility of the winner. An IRS form 1099 will be issued in the winners' names if required by law. The Prizes will be awarded if properly claimed. No substitution, cash redemption or transfer of the right to receive any Prize or Prize component is permitted, except in the discretion of Sponsor, which reserves the right to substitute a Prize or Prize component of equal or greater value. The Prizes

**LIBERTY MUTUAL INSURANCE
2014 PAPERLESS SWEEPSTAKES
OFFICIAL RULES**

consist only of the items expressly specified in these Official Rules. All expenses or costs associated with the acceptance or use of each Prize or any component thereof that are not expressly specified in these Official Rules as being part of the Prize (including, without limitation, souvenirs, additional meals, incidentals, food and beverages and gratuities) are the responsibility of the winner.

GRANT OF RIGHTS: Entry constitutes permission for Sponsor and its parent companies, affiliates, subsidiaries, agents and licensees to use the Entrant's name, likeness, voice and/or biographical information, in perpetuity, throughout the world, in all media and formats whether now or later known or developed, for commercial purposes (including, without limitation, advertising and promotion), without further compensation, unless prohibited by law.

RELEASE AND LIMITATION OF LIABILITY: Sponsor, Disney Worldwide Services, Inc., PMC, their respective parents, affiliates, subsidiaries, agents and licensees, and the officers, directors and employees of each of the foregoing (collectively, the "Released Parties") are not responsible, and will have no liability for, (a) late, lost, delayed, illegible, damaged, corrupted or incomplete entries, incorrect or inaccurate capture of, damage to, or loss of entries or entry information, or any other human or technical errors of any kind relating to the operation of the Website, communications or attempted communications with any Entrant, the submission, collection, storage or processing of entries or the administration of the Sweepstakes, (b) any Acts of God, acts of terrorism, civil disturbances, work stoppage, natural disaster or any other event outside their control that may cause any postponement or cancellation of any trip, game, event or any component of any prize, (c) undeliverable e-mails resulting from any form of active or passive e-mail filtering by a user's Internet service provider and/or e-mail client or for insufficient space in user's e-mail account to receive e-mail, or (d) any damage to any computer system resulting from participation in or accessing or downloading information in connection with this Sweepstakes. By entering, each Entrant releases and agrees to hold harmless each of the Released Parties from and against any and all claims and liability arising out of participation in the Sweepstakes, the use of the Website, the acceptance, receipt or use of any prize or prize component (including, without limitation, participation in or travel to any prize-related activity) and/or any use of the winner's name, likeness, voice and/or biographical information as permitted hereunder, including without limitation all claims and liabilities based on any personal injury, property damages or loss or death. Entrants assume all liability for any injury or damage caused, or claimed to be caused, by participation in this Sweepstakes, the use of the Website or the acceptance, receipt or use of any prize or prize component (including, without limitation, participation in or travel to any prize-related activity). The Released Parties are not responsible for any typographical or other error in the printing of the offer, administration of the Sweepstakes or in the announcement of the prize. In no event will more than the stated number of prizes be awarded.

GENERAL RULES: All entries become the property of Sponsor and will not be verified or returned. By participating in this Sweepstakes, Entrants agree to be bound by the Official Rules and the decisions of Sponsor, which are final and binding in all respects. **CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEB SITE ASSOCIATED WITH THIS SWEEPSTAKES OR UNDERMINE THE CONTENT OR LEGITIMATE OPERATION OF THIS SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAW. SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES (INCLUDING ATTORNEYS' FEES) AND OTHER REMEDIES FROM ANY PERSON OR PERSONS RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.** Sponsor reserves the right, in its sole discretion, to disqualify or prohibit from participating in the Sweepstakes any individual who, in Sponsor's sole discretion, Sponsor determines or believes (i) has tampered with the entry process, or has undermined the legitimate operation of the Website or the Sweepstakes by cheating, hacking, deception or other unfair playing practices, or (ii) has engaged in conduct that annoys, abuses, threatens or harasses any other Entrants or any representative of Sponsor, or (iii) has attempted or intends to attempt any of the foregoing. The

**LIBERTY MUTUAL INSURANCE
2014 PAPERLESS SWEEPSTAKES
OFFICIAL RULES**

use of automated devices, programs or methods to submit entries is prohibited and Sponsor reserves the right, in its sole discretion, to disqualify any entry that it believes may have been submitted using such an automated device, program or method. Sponsor reserves the right, in its sole discretion, to cancel, modify or suspend this Sweepstakes should a virus, bugs, Entrant fraud or misconduct, or other causes beyond the control of the Sponsor corrupt the administration, integrity, security or proper operation of the Sweepstakes. In the event of termination of the Sweepstakes, a notice will be posted online and a random drawing to award the prizes will be conducted from among all eligible entries received prior to the time of termination. Entry times will be determined using Sponsor's computer, which will be the official clock for the Sweepstakes. All federal, state and local laws and regulations apply. By entering the Sweepstakes, each Entrant agrees that (a) any and all disputes, claims, and causes of action arising out of or connected with the Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action; and (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Sweepstakes, but in no event attorneys' fees; and (c) under no circumstances will any Entrant be permitted to obtain any award for, and by entering each Entrant waives all rights to claim punitive, special, incidental or consequential damages and any and all rights to have damages multiplied or otherwise increased and any other damages, other than for actual out-of-pocket expenses. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with the laws of the Commonwealth of Massachusetts without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of the laws of any jurisdiction other than the Commonwealth of Massachusetts.

WINNER'S NAME AND RULES REQUESTS: For the name of the winner or a copy of these Official Rules, send a written request with self-addressed, stamped envelope to: The Liberty Mutual 2014 Paperless Sweepstakes, c/o Sam Stryker, 300 Saddleback Knoll, Nellysford VA 22958 by August 30, 2014. VT residents may omit return postage.

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