

2025 NATIONAL GENERAL Custom360® CHAMPIONS CIRCLE
OFFICIAL RULES

DESCRIPTION AND PROMOTION PERIOD: National General's 2025 "Champions Circle" Sales Competition (the "Competition") covers the period beginning January 1, 2025, at 12:01 a.m. and continues with respect to each participating agency until 11:59 p.m. on the date the fiscal year ends for the particular agency, with December 31, 2025, being the final end date (the "Promotion Period").

ELIGIBILITY: The Competition is open to licensed and appointed insurance agents in good standing with National General, an Allstate company, who are appointed to sell Custom360 products, who have a W-9 on file at the time the prizes are awarded and who are actively producing Custom360 business (the "Participants"). Any other business with National General member companies is not eligible for this promotion including, but not limited to National General (non-standard/Specialty Vehicle), Encompass, Allstate Independent Agents, Farmers Union Insurance, Direct Auto, National General Accident and Health and Technology.

This Competition is subject to all applicable federal, state, and local laws, including without limitation producer licensing and fair-trade/sales practices and regulations. Void where prohibited or restricted by law. By participating, each Participant agrees to these Official Rules and the decisions of the Sponsor which are final and binding in all matters related to this promotion.

PRIZES: Grand Prize: There will be up to fifty (50) Grand Prize Winners, each Verified Winner will receive a 5-days, 4-night stay for up to two guests over age 18 at the Four Seasons Hotel Prague, Czech Republic from **June 12, 2026 - June 16, 2026**. Prize includes but may not be limited to round trip airfare from closest airport to Winner's home address, ground transportation between the destination airport and hotel; hotel stay for 4 nights, all group arranged meals. The Grand Prizes will be issued in the form approved by Sponsor. Each Grand Prize Winner must confirm they are accepting the prize and will then receive information to arrange trip details. Any potential winner who does not accept the official invitation through the designated registration portal or is unable to redeem the prize for any reason shall forfeit the prize. Winners are solely responsible for obtaining documents necessary for their respective international travel (i.e., passport/visa), if applicable. All expenses and incidental travel costs not expressly stated herein or otherwise provided by Sponsor, including but not limited to; optional tours, non-group meals, flight upgrades, other ground transportation, personal charges at lodging, telecommunication charges, security fees, taxes, hotel amenities and services, food and beverages, tours & excursions, purchases made at the resort gift shops or other expenses or incidentals are not included and are the sole responsibility of the Winner. Winner and travel companion, if applicable, must obey all applicable laws, regulations, requirements, and guidelines (including those imposed by any vendor providing a service) as well as any lodging restrictions. Winner's travel companion must also execute liability/publicity releases prior to travel. The Approximate Retail Value ("ARV") of each individual prize trip is: sixteen thousand dollars (\$16,000.00 USD). All federal, state and/or local taxes, fees, and surcharges are the sole responsibility of the prize winner.

Only one Grand Prize per agent and per household will be awarded. Prizes cannot be transferred, redeemed for cash, or substituted by winner. Any prize details not specified above will be determined by Sponsor, in its sole discretion. **Note:** Sponsor reserves the right in its sole and absolute discretion to award a substitute prize if a prize described in these Official Rules is unavailable or cannot be awarded, in whole or in part, for any reason or if Sponsor cancels the trip for any reason. The ARV of the prize represents Sponsor's good faith determination. That determination is final and binding and cannot be appealed. If the actual value of the prize turns out to be less than the stated ARV, the difference will not be awarded in cash. Sponsor makes no representation or warranty concerning the appearance, safety or performance of any prize awarded. Restrictions, conditions, and limitations may apply. Sponsor will not replace any lost or stolen prize items. This Competition is open to legal residents of the United States and Prize will only be awarded and/or delivered to addresses within said locations. Failure to comply with the Official Rules will result in forfeiture of the prize.

QUALIFICATIONS AND JUDGING:

Agent Qualifications:

- Minimum requirements. In addition to the eligibility requirements, to be a "Qualified Agent" for this Competition, agents must have:
 - Fifty (50) or more Custom360 New Business Policies issued; and
 - Year End 2025 Household Loss Ratio 55% or less (x Cat unadjusted)
- Points and Ranking. Qualified Agents will be ranked based on points earned for each Custom360 new business policy sold based on the following scale.
 - 3 points per HO3/HNP5 package policy
 - 2 points per HO4/HO6 package policy
 - 1 point per monoline policy
- Qualified Agents who have accumulated the most points within a state/risk state at the end of the Competition will be judged the winners, subject to the Capping rule below.
 - In the event of a tie, Sponsor will determine how to break the tie in a manner it chooses and in its sole discretion.
- Capping - measured at the Princeton code level with following caps:
 - Cap of 1 trip per Princeton code
 - Cap of 3 trips per state

All relevant sales data must be posted by the end of the Promotion Period in order to be considered. Sponsor's clock will be the official timekeeper for this Competition and its records will be the official and exclusive source to validate the Competition criteria. Final eligibility for the award of any prize is subject to eligibility verification by Sponsor.

WINNER NOTIFICATION: Each potential winner will receive a telephone call from their TSM and Sponsor expects to announce the winners by formal communication during First Quarter 2026 or as soon as practical after year-end results are tabulated. Potential Winner must acknowledge/accept the prize in strict compliance with Sponsor's instructions. Sponsor is not responsible for any delay or failure to receive notification for any reason, including inactive email account(s), technical difficulties associated therewith, or the potential winner's failure to adequately monitor any email account. Any winner notification not responded to or returned as undeliverable may result in prize forfeiture. The potential prize winner may be required to sign and return an affidavit of eligibility and release of liability, and a Publicity Release. Winner's travel companion must also execute liability/publicity releases prior to travel (collectively "the Prize Claim Documents"). No substitution or transfer of a prize is permitted except by Sponsor.

PRIVACY: Any personal information supplied by you will be subject to the privacy policy of the Sponsor posted at <https://www.nationalgeneral.com/legal/privacy.asp>. By entering the Competition, you grant Sponsor permission to share your email address and other personally identifiable information with select employees, affiliates and vendors for the sole purpose of administration and prize fulfillment, including use in a publicly available Winners list. Except where prohibited by law, participation in the Competition constitutes consent for Sponsor to use of the Participant's name, likeness, voice, opinions, biographical information, and state of residence for any lawful purpose (including but not limited to advertising and promotion), in perpetuity, in any media now known or hereafter developed, worldwide and on the Internet and World Wide Web, without further permission or compensation.

LIMITATION OF LIABILITY: By participating in the Competition, each Participant agrees for themselves and for their heirs, executors, and administrators to release and indemnify and hold Sponsor, its parents, subsidiaries, affiliates, and each of their respective officers, directors, employees, and agents, (the "Released Parties") harmless from any and all losses, damages, rights, claims, and actions of any kind in connection with the Competition. By participating in this Competition, each Participant agrees to waive any right to claim any ambiguity or error herein or in the Competition itself, and to be bound by all actions of the Sponsor and/or Sponsor's representative, whose decisions are binding and final on all matters related to this Competition. By accepting any prize, each winner agrees for himself/herself and for their heirs, executors and administrators to release and indemnify and hold the Released Parties harmless from any and all liability for any loss, harm, damages, costs or expenses, including without limitation property damages, personal injury and/or death, arising out of participating in this Competition, or the acceptance, possession, use or misuse of any prize, or while preparing for, participating in and/or traveling to or from any prize related activity and claims based on rights of publicity, rights of privacy, defamation or prize delivery. Sponsor assumes no responsibility or liability for (a) any incorrect or inaccurate entry information, or for any faulty or failed electronic data transmissions; (b) any unauthorized access to, or theft, destruction or alteration of data at any point in the operation of this Competition; (c) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, satellites, servers, camera, computers or providers utilized in any aspect of the operation of the Competition; (d) inaccessibility or unavailability of any network or wireless service, the Internet or website or any combination thereof; (e) suspended or discontinued Internet, wireless or landline phone service; or (f) any injury or damage to Participant's or to any other person's computer or mobile device which may be related to or resulting from any attempt to participate in the Competition or download of any materials in the Competition; (g) decisions made by entity-producers with respect to their employees' participation in the Competition or prizes awarded; (h) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from participation in the Competition or receipt or use or misuse of any prize. Sponsor retains the right, in its sole discretion, to designate any Participant as ineligible whether based on a violation of these Rules or any company policy or for other cause and to amend, alter or cease the Competition at any time without prior notice. If, for any reason, the Competition is not capable of running as planned for reasons which may include without limitation, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of this Competition, the Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Competition in whole or in part. In such event, Sponsor reserves the right to award any prizes (up to the total ARV as set forth in these Official Rules) in a manner deemed fair and equitable by Sponsor. Sponsor and Released Parties shall not have any further liability to any Participant in connection with the Competition. Participants agree that all claims and causes of action arising out of, or connected with, the Competition shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in North Carolina. All questions concerning construction, validity, interpretation, and enforceability of these Rules, Participant's rights and obligations, or the rights and obligations of Sponsor related to the Competition, shall be governed by, and construed under the laws of North Carolina, without giving effect to any choice of law or conflict of law rules.

WINNERS LIST/OFFICIAL RULES: To obtain a copy of the Winner List or a copy of these Official Rules, send your request to Maggie.Piperato@ngic.com with "2025 Custom360 Champions Competition" in the subject line. Requests for the names of the winners must be in writing received after January 31, 2026.

SPONSOR: National General Insurance, PO Box 3199 Winston--Salem, NC 27102-3199 is the exclusive sponsor of the Competition. By participating in the Competition, each Participant unconditionally accepts and agrees to comply with and abide by these Official Rules and the decisions of Sponsor, which shall be final and binding in all respects.