

Fortified Home™ On the Go Official Sweepstakes Rules

1. Sweepstakes Period

The Munich Reinsurance America, Inc. FORTIFIED Home™ On the Go Sweepstakes (the "Sweepstakes") begins 12:01 a.m. Eastern Time ("ET") on June 28, 2016 and ends 11:59 p.m. ET on August 31, 2016 ("Sweepstakes Period").

2. How To Enter

There are two (2) ways to enter the Sweepstakes: (1) create a post about the FORTIFIED Home™ On the Go app using the hashtag #FORTIFIEDHomeOtG, and share that post on Twitter; or (2) go to the <https://www.facebook.com/munichreus1> and create a post about the FORTIFIED Home™ On the Go app using the hashtag #FORTIFIEDHomeOtG. Only one entry per day per social media channel is permitted. When posting on Twitter, entrants are encouraged to also use the reply @MunichRe_US. All entries become the property of Munich Reinsurance America, Inc. ("Sponsor") and must be received by 11:59:59 p.m. ET on August 31, 2016. By participating, entrants agree to these Official Rules.

3. Eligibility

The Sweepstakes is open to legal residents of the United States, who, as of date of entry, are 18 years of age or older, with internet access and a Twitter or Facebook account as of the date of entry. Employees of Sponsor and its promotional partners are not eligible to enter or win. Subject to all federal, state, and local laws and regulations. Void where prohibited or restricted by law. No purchase necessary to enter or win.

4. Winner Selection and Prize

On or about August 18, 2016, Sponsor will randomly select one winner from all eligible entries. One Grand Prize Winner will win a Home Depot gift card with a value of \$500. Odds of winning depend on the number of eligible entries received. Prize awarded is subject to verification of eligibility and compliance with these Official Rules. Gift card may be subject to additional restrictions. All taxes for the prize are the responsibility of the winner. No substitution or transfer of the prize or awarded right or election of cash in lieu of the prize or awarded right will be permitted, except in Sponsor's sole discretion or if prize becomes unavailable. Winner will be notified by email or direct message through Twitter or Facebook within five (5) days of the drawing.

5. General Rules

By participating in this Sweepstakes, entrants agree to the Official Rules and the decisions of the Sponsor, which shall be final and binding in all respects. We are not responsible for any printing or typographical error in any material associated with the sweepstakes. We are not responsible for failed transmissions, lost, late, misdirected, incomplete, or illegible entries, or prize notifications or claims. We reserve the right to cancel, terminate, modify, or otherwise suspend this promotion for any reason, including without limitation printing errors, web site errors, transmission errors, other mistakes in the production or operation of the promotion or if a computer virus, bug tampering, unauthorized intervention, or other technical or security problem of any sort corrupts or disrupts the promotion's administration, security, or proper play. Sponsor also reserves the right to disqualify in its sole discretion any person tampering with the entry process, the operation of the web site or the promotion, or who is otherwise in violation of these Official Rules. Potential Grand Prize winner may be required to sign and return an Affidavit of Eligibility, liability/publicity release (where permitted by law), and assignment of rights within ten (10) days of notification attempt or the prize will be forfeited and an alternate winner may be determined. Return of prize notification as undeliverable may result in disqualification and alternate determination. In the event of a dispute over the identity of the winner, the winner will be deemed to be the Authorized Account Holder of the email address/Twitter account/Facebook account used at registration. "Authorized Account Holder" is defined as the natural person who is assigned an email address by an Internet service provider, online service provider, or other organization (e.g., business, educational institution, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address or social media account. Sharing with Facebook or Twitter requires signing up for an account at that channel, and providing a username/email address and a password. As of the start of the Promotion, there is no charge for an account on Facebook or Twitter. If you are a first time visitor to Facebook or Twitter, you will be prompted to complete the on-screen registration form. Registration is a one-time requirement. If you are a returning visitor, you will be prompted to log-in using your e-mail address and/or password. Anyone found to be using multiple accounts to enter may be deemed ineligible. By entering, each entrant agrees to be bound by the Terms and Conditions and Privacy Policy of Facebook and Twitter, which are hereby incorporated by reference.

6. Release

By entering the Sweepstakes, you hereby grant the Sponsor and legal representatives the unrestricted, absolute, perpetual, worldwide right (but not the obligation) and license to use, copy, modify, edit, create derivative works from, display, transmit, perform, distribute, publish, exhibit and otherwise use the submitted entry in any and all media or form of communication, whether now existing or hereafter developed, including on Sweepstakes and Sponsor's websites or those websites owned by Sponsor or anyone acting with Sponsor's authority, all for the purpose of operating and publicizing the Sweepstakes. Winner waives any right to royalties or other compensation arising from or related to the use of the entries. Participating in the Sweepstakes constitutes permission to the Sponsor to use participants' names, voice, likeness, age, city, state and/or image and Photo for purposes of advertising and trade without further compensation, unless prohibited by law. BY PARTICIPATING IN THE SWEEPSTAKES, YOU AGREE THAT SPONSOR, AGENTS, RETAILERS, ADVERTISING AND SWEEPSTAKES AGENCIES, FACEBOOK, TWITTER, AND ALL OF THEIR RESPECTIVE SHAREHOLDERS, OFFICERS, DIRECTORS, EMPLOYEES AND ASSIGNS, MEMBERS, REPRESENTATIVES AND AGENTS (COLECTIVELY, THE "RELEASED PARTIES"), WILL HAVE NO LIABILITY WHATSOEVER FOR, AND WILL BE HELD HARMLESS BY YOU FOR ANY LIABILITY FOR ANY BODILY INJURY, LOSS OR DAMAGES OF ANY KIND DUE TO PERSONS, INCLUDING DEATH AND PROPERTY, DUE IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM ENTRY CREATION, SUBMISSION, THE ACCEPTANCE, POSSESSION, AND USE OR MISUSE OF THE PRIZE, IF APPLICABLE, OR PARTICIPATION IN THIS SWEEPSTAKES OR PARTICIPATION IN ANY SWEEPSTAKES RELATED ACTIVITY. YOU HEREBY WAIVE ALL RIGHTS AND RELEASE EACH OF THE RELEASED PARTIES FROM ANY CLAIM OR CAUSE OF ACTION, WHETHER NOW KNOWN OR UNKNOWN, OF ANY KIND, INCLUDING BUT NOT LIMITED TO DEFAMATION, INVASION OF RIGHT TO PRIVACY, PUBLICITY OR PERSONALITY OR ANY SIMILAR MATTER, RELATING TO THE SWEEPSTAKES, THE OPERATION THEREOF, OR ANY ENTRY, OR BASED UPON OR RELATING TO THE USE AND EXPLOITATION OF THE ENTRIES AS CONTEMPLATED HEREIN, OR USE IN COMPOSITE FORM, EITHER INTENTIONALLY OR OTHERWISE.

7. Winner

For the name of the winner, visit [Facebook.com/MunichReUS1](https://www.facebook.com/MunichReUS1) or [Twitter.com/MunichRe_US](https://twitter.com/MunichRe_US) after 8/19/16. You can also obtain the name of the winner by sending a self-addressed stamped envelope to Sweepstakes Winner; c/o Munich Reinsurance America, Inc., 555 College Road East, Princeton, NJ 08540.

8. Sponsor

The Sponsor of the Sweepstakes is Munich Reinsurance America, Inc., 555 College Road East, Princeton, NJ 08540. This promotion is not sponsored, endorsed, or administered by, or associated with, Facebook, Twitter, or Home Depot.

Last updated: June 28, 2016