

SUMMARY OF OFFICIAL RULES AND REGULATIONS FOR KATE SPADE "MRS" EARRINGS SWEEPSTAKES

B & B Protector Plans, Inc. ("B&B") is conducting this Kate Spade "MRS." Earrings Sweepstakes (hereinafter referred to as "Raffle"), pursuant to Section 849.0935, Florida Statutes, and any other applicable law, as a way to bring people to our website and social media accounts (Facebook, Instagram, and Twitter.) This Raffle is not sponsored, endorsed, or administered by, or associated with Kate Spade, Facebook, Instagram or Twitter. The official rules and regulations of the Raffle are set forth below. By participating, you agree to be bound by these rules and regulations. B&B's interpretation and application of the rules and regulations shall be final.

Tickets

No purchase or contribution is necessary to participate in the Raffle. The Raffle must be entered between April 8, 2015 and May 8, 2015. B&B assumes no responsibility for lost, late, misdirected, or non-delivered mail or other failure to deliver tickets prior to any deadline. **PURCHASES OF RAFFLE TICKETS ARE NOT TAX-DEDUCTIBLE CONTRIBUTIONS.**

Selection of Winner

The winner will be selected at random on or about May 10, 2015 at the B&B's office in Tampa, Florida from all eligible entries received. The winner will be notified by phone, U.S. mail, or email according to the contact information provided to B&B at the time of ticket purchase. The winner will also be announced on social media accounts. The odds of winning the Raffle depend on the number of entries received.

Eligibility

You must be 18 years of age or older (or have consent from a parent or legal guardian and hold a valid driver's license) and a resident of the United States to receive tickets or win the prize. Employees of B&B, their spouses and dependents are not eligible to win the prize. All federal, state, and local laws and regulations apply. The Raffle is void where prohibited or restricted by law. If it is determined that this Raffle is not permitted in any other jurisdiction, the refund is limited to the amount paid for the ticket, if any.

Prize

One (1) pair of Kate Spade New York "MRS." stud earrings (gold)

Restrictions

The winner is responsible for all taxes (state sales, and any other local, state or federal taxes). The prize cannot be exchanged for cash.

If the winner cannot be located by 10:00 PM EST on May 15, 2015, after B&B's making reasonable attempts to do so, or if the winner is deemed to be ineligible, such winner will be deemed to have forfeited his or her prize, and another subsequent winner will be selected for such prize. The subsequent winner must claim his or her prize within fourteen (14) days after notice of the award. If the subsequent winner does not claim the prize within such fourteen (14) day period, such winner will be deemed to have forfeited his or her prize and another winner will not be selected in the same manner as set forth herein until a winner is determined. The name of the winner may be obtained by written request to B&B, together with a self-addressed, stamped envelope.

General Terms and Conditions

By entering the Raffle, you agree to be bound by these Official Rules and Regulations and the decisions of B&B, which shall be final. The winner will be required to execute an affidavit of eligibility and a publicity release permitting B&B to use his or her name, photograph, likeness and voice for promotional purposes in any media. By entering the Raffle, each participant releases B&B, its directors, officers, employees, and agents from any and all liability for any injuries, losses or damages of any kind caused by any prize or resulting from acceptance, possession, use, or misuse of any prize, and the winner agrees to indemnify and hold B&B harmless from any and all losses, damages, rights, claims and actions of any kind arising in connection with or as a result of the winner's acceptance or use of any prize.

DISCLAIMER OF ALL OTHER REPRESENTATIONS AND WARRANTIES

THERE ARE NO REPRESENTATIONS OR WARRANTIES OTHER THAN AS SET FORTH IN THESE OFFICIAL RULES AND REGULATIONS. B&B DISCLAIMS ALL OTHER REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE RAFFLE, INCLUDING, BUT NOT LIMITED TO, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. A RAFFLE PARTICIPANT'S SOLE AND EXCLUSIVE REMEDY FOR B&B'S BREACH SHALL BE LIMITED TO THE RETURN OF THE PURCHASE PRICE PAID FOR HIS OR HER RAFFLE TICKET(S).

IN NO EVENT SHALL B&B BE LIABLE TO ANY PARTY FOR ANY LOSS OR INJURIES TO EARNINGS, PROFITS OR GOODWILL, OR FOR ANY INCIDENTAL, SPECIAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES OF ANY PERSON OR ENTITY WHETHER ARISING IN CONTRACT, TORT OR OTHERWISE, EVEN IF B&B HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

ANY CLAIM OR DISPUTE AGAINST B&B WITH RESPECT TO THE RAFFLE MUST BE BROUGHT WITHIN ONE YEAR AFTER THE CAUSE OF ACTION ARISES.