

***OFFICIAL RULES AND REGULATIONS: PROCESS AND HOW TO ENTER TO WIN**

WEDDING PROTECTOR PLAN® KATE SPADE “MRS.” EARRINGS* (THIS GIVEWAY SWEEPSTAKES IS NOT SPONSORED, ENDORSED OR ADMINISTRATED BY, OR ASSOCIATED WITH, KATE SPADE.)

Wedding Protector Plan® Kate Spade New York “MRS.” Earrings Sweepstakes is sponsored by the Wedding Protector Plan® (“Sponsor”), which is part of B&B Protector Plans, Inc.

ONE (1) GRAND PRIZE: One (1) pair of gold Kate Spade New York “Say Yes ‘MRS.’ studs” earrings (12-karat gold plated hardware, gold plated metal) valued at \$48.

All federal, state and local laws and regulations apply; void where prohibited. **NO PURCHASE IS NECESSARY; A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.** Odds of winning depend upon the number of eligible entries received.

TO ENTER:

1. Electronically enter only via the Wedding Protector Plan website, <http://www.protectmywedding.com/kate-spade-mrs-earrings/> and complete the sweepstakes registration, controlled by Rafflecopter. All information provided by entrant must be complete, true and correct.
2. Then, share your original photography (your Submission) to your Instagram feed by typing the hashtag **#weddinginsurance** in the caption field. Your Submission must be of you and your fiancé. You must include a photo description and photo credit in the caption field on Instagram before sharing your Submission (example: We’re getting married on July, 4, 2015! Photo by @bridgetobejessica. #weddinginsurance @wedprotector”).

Instagram is a free application (“app”) that can be downloaded to any smartphone or device that will run the app. You will be required to set up an Instagram account, if you don’t already have one, and follow Instagram’s terms of use in order to share your Submission and enter this sweepstakes.

All components of the entry must be the original creation of the submitting participant. Only non-commercial work may be submitted. Entries may not contain profanity, nudity, pornographic images, violent images, anti-competition messages, illegal material, or material that violates the rights of third parties. Entries may not include confidential information, trade secrets, trademarks or copyrighted material belonging to any person or entity other than the entrant absent a suitable license or permission agreement, proof of which is required. Entries containing any forbidden matter or material otherwise deemed by Sponsor to be inappropriate will be disqualified.

By entering, you represent that: (i) your entry is your own original work; (ii) you own or have the rights to convey any and all right and title in any material submitted as part of your entry into the sweepstakes; (iii) the entry has not been published or submitted to any other competition; and (iv) your entry does not infringe upon

any third party's rights, including but not limited to, copyright, patent or trademarks/trade names/logos, or rights of privacy or publicity. Photos must not include any identifiable persons without their permission. By entering, you grant to Sponsor and its licensees a non-exclusive, worldwide, royalty-free license to edit, publish, promote, alter, and republish at any time in the future and otherwise to use your submission, along with your name and likeness, in any and all media for any purpose, without further permission, notice or compensation (except where prohibited by law). Entrant represents that he or she has the express consent of any identifiable persons appearing in a Submission to use their likeness, including Sponsor's right to use the Submission (including their likeness) for future purposes without restrictions. Any Entrant whose Submission includes likenesses of people or contains elements not owned by the Entrant (including, but not limited to, trademarks or logos) must be able to provide to Sponsor, along with the Submission, releases for such uses, including Sponsor's use, in a form acceptable to Sponsor. Entrants whose Submission includes likenesses of minors must be able to provide to Sponsor, along with Submission, releases signed by the parent or legal guardian of such minors. Entrants must not use the surname of the subject of the Submission in the photo description, without the prior written permission of the subject

Submissions to the Sweepstakes begins April 8, 2015 at 12:01am EST and ends May 8, 2015 at 12:01am EST. Entries received after that date will be deemed ineligible to win. All submitted entries become the property of Sponsor and will not be acknowledged or returned; Sponsor is not responsible for lost, late, inaccurate, incomplete, damaged, illegible, or misdirected entries. One entry per valid e-mail address only, no photocopied or mechanically reproduced entries will be accepted. Online entries will be deemed submitted by the authorized account holder of the e-mail address submitted at time of entry. By entering, you agree to be bound by these Official Rules.

ELIGIBILITY: All entries must be completely filled out and submitted within the days and times indicated above in order to be eligible. The Sweepstakes is open only to individuals, 18 years or older at time of entry, who are legal residents of the United States. Employees of B&B Protector Plans, Inc., its affiliates, subsidiaries and their immediate families (defined as parents, children, siblings, spouse and grandparents), and those domiciled with any of the foregoing are not eligible. All federal, state and local laws and regulations apply. Void where prohibited by law.

WINNER SELECTION: On or about May 10, 2015 a random drawing from among all eligible entries will be conducted under Sponsor's supervision. Potential winner will be notified by e-mail on or before May 13, 2015. Potential winner will be required to sign and return a sworn Affidavit of Eligibility and Liability and Publicity Release. If required documentation is not returned within seven (7) business days of notification, or if notification is returned as undeliverable, any prize will be forfeited and an alternate winner will be selected by random drawing.

PRIZE AWARDS: Prizes will be awarded within sixty (60) days after winner verification. No prize substitution or transfer is permitted, except that Sponsor reserves the right to substitute a prize of equal or greater value for any reason. Sponsor will arrange for the shipment of the prize to a United States address provided by the winner at registration. All taxes and any other incidental expenses on Prizes are the sole responsibility of the winner.

GENERAL RULES & LIMITATIONS: Entry and acceptance of prize constitute permission to use each winner's name, prize won, hometown and likeness for print publication, online posting, and any other promotional purposes without further compensation, except where prohibited by law. By participating in the Sweepstakes, you agree to release Sponsor and its parent companies, affiliates, subsidiaries, employees, directors, officers, and agents from any and all liability, claims or actions of any kind whatsoever for injuries, damages or losses to persons and property which may be sustained in connection with the receipt, ownership, possession, use, or misuse of any prize. Sponsor is not responsible for technical, hardware or software failures, or other errors or problems which may occur in connection with the Sweepstakes, whether computer, network, technical, mechanical, typographical, printing, human or otherwise, including, without limitation, errors or problems which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of the prize, in any Sweepstakes-related materials, or that may limit prize fulfillment or a participant's ability to enter the Sweepstakes. ***CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS PROMOTION IS A VIOLATION OF CRIMINAL AND CIVIL LAW. SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.*** Sponsor reserves the right to permanently disqualify from the Sweepstakes any person it believes has intentionally violated these Official Rules and Regulations. As permitted by law and in accordance with the Sponsor's Privacy Policy, Sponsor may use information provided by entrants to send announcements about the Sponsor's products and programs via electronic and ordinary mail.

DISPUTE RESOLUTION: Except where prohibited by law, by entering the Sweepstakes, you agree to be bound by these Official Rules and Regulations, and the decisions of the Sponsor, which shall be final, that: (i) all issues and questions concerning the interpretation, validity, and enforceability of these Official Rules and Regulations, or the rights and obligations of participants and Sponsor and its agents shall be governed by and construed exclusively in accordance with the laws of the State of Florida, without regard to its rules on conflicts of law; (ii) any action at law or in equity arising out of or relating to this Sweepstakes, or awarding of the prizes, shall be filed only in the state or federal courts located in the State of Florida, and entrant hereby consents and submits to the personal jurisdiction of such courts for the purposes of litigating any such action; (iii) any and all disputes, claims, and causes of action arising out of or connected with this Sweepstakes, or awarding of the prizes, shall be resolved individually, without resort to any form of class action; (iv) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with participating in this Sweepstakes but in no event attorneys' fees; and (v) you hereby waive all rights to claim punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased (vi) the Sweepstakes is in no way sponsored, endorsed, or administered by, or associated with Instagram and/or Facebook (vii) you understand that you are providing your information to the Sponsor and not to Instagram and/or Facebook.

WINNER IDENTITY: For the identity of the winner, send a self-addressed, stamped envelope after May 6, 2015 to Wedding Protector Plan® – c/o Diane Burrows, 655 North Franklin St #1800 Tampa, FL 33602. Attention: Wedding Protector Plan® Sweepstakes Winner.