These are the Official Rules of the Nationwide Pet 2022 Munch Mania E-card Sweepstakes ("Sweepstakes"). The Sweepstakes is sponsored by Nationwide Mutual Insurance Company ("Nationwide"), One Nationwide Plaza, BRE-05, Columbus, Ohio 43215.

NO PURCHASE IS NECESSARY TO ENTER OR WIN THE SWEEPSTAKES. MAKING A PURCHASE WILL NOT INCREASE THE ODDS OF WINNING.

ELIGIBILITY

This Sweepstakes is open to legal residents of the fifty United States and the District of Columbia, except where prohibited and as noted below, who: (a) are 18 years of age or have reached the age of majority in their jurisdiction of residence at the time of entry, whichever is greater, and (b) are legally able to work in the United States. No purchase is necessary. Not available to residents of Georgia, Maine, Washington, and Rhode Island.

Employees and agents of Nationwide, its affiliates, subsidiaries, advertising and promotion agencies, and any entity involved in the development, production, implementation, administration or fulfillment of the Sweepstakes and their immediate family members and/or those living in the same household of such persons, whether related or not, are not eligible to enter the Sweepstakes.

Limit: One (1) Prize winner and one (1) Gifted Prize (as defined below) winner per Sweepstakes Periods. See PRIZE CONDITIONS for more details.

HOW TO ENTER

One (1) of the three (3) total separate Sweepstakes will run weekly starting on March 14, 2022 at 12:00 AM PDT and ending April 3, 2022 at 11:59 PM PDT.

Week 1 Sweepstakes: 03/14/2022- 03/20/2022. Drawing will be held no later than 03/26/2021. **Week 2 Sweepstakes**: 03/21/2022- 03/27/2022. Drawing will be held no later than 04/02/2022. **Week 3 Sweepstakes**: 03/28/2022- 04/03/2022. Drawing will be held no later than 04/09/2022.

To enter complete one of the following options:

1. Visit petinsurance.com/referral and select the Game Day e-card by clicking the e-card. Fill out the form by entering the referred name (your friend), your friend's email address, your name, your email address and your state of residence. Send the e-card by clicking the Send button.

2. Visit petinsurance.com/referral and click the "share on Facebook" button below the Game Day e-card. Fill out the form by entering your e-mail address and state of residence. Share the e-card on your Facebook wall by clicking the Share button.

3. ALTERNATE METHOD OF ENTRY: You may enter by filling out an online entry form found at www.petinsurance.com/munchmaniaaltentry. You must provide a valid email address and state of residency. No purchase necessary. Limit one entry per person per day.

Each unique e-card send, shared Facebook post, or alternate entry enters you for a chance to win. All entries in the Prize drawing have an equal chance of winning. Odds of winning a prize depend on the number of eligible entries received during each Sweepstakes Period.

Entry constitutes consent to participate in a Sweepstakes and for Nationwide to obtain, use, and transfer the entrant's name, address and other details for Sweepstakes administration purposes. By participating in the Sweepstakes and/or accepting any prize, Entrants grant Nationwide permission to use their name, likenesses, and image in connection with the Sweepstakes for purposes of advertising, publicity and promotion purposes, without further compensation to the entrant, unless prohibited by law.

Nationwide will not be responsible for lost, incomplete, illegible, late, misdirected, stolen, or mutilated entries; technical or mechanical malfunctions; errors in the Official Rules, in any related ads or materials; or processing error. Nationwide reserves the right to void the entry of any Entrant who it believes has attempted to tamper with or impair Sweepstakes administration, security, fairness, or proper play.

DRAWING

Prize winners will be selected in a random drawing for each of the Sweepstakes occurring during the Sweepstakes Periods below by officials selected by Nationwide, whose decisions are final and binding in all matters relating to each Sweepstakes.

Limit: 1(1) Prize per person and one Gifted Prize per person. The winner will be notified by telephone or email within 15 days from each weekly Sweepstakes drawing. Prize winners will become ineligible to become a future Gifted Prize recipient. Gifted Prize winners will become ineligible to become future Prize winners.

If a Prize winner is not eligible to win, or if Nationwide is unable to contact the winner after a reasonable effort, the prize will be forfeited, and an alternate winner may be selected. Odds of winning depend on number of eligible entries received.

PRIZES

There will be three (3) prizes awarded during each weekly Sweepstakes. The prize consists of one (1) Fitbit Charge 5 product, one (1) FitBark GPS product, and one (1) \$150 Nike gift card (collectively the "Prize").

There will be one (1) Prize winner and one (1) Gifted Prize winner per weekly Sweepstakes during each Sweepstakes Period, for a total of three (3) Sweepstakes, with three (3) Sweepstakes Prize winners and three (3) Gifted Prize winners upon the conclusion of the final Sweepstakes Period. The Prize winner can select and designate a person of their choice to be gifted the same Prize ("Gifted Prize") The Prize winners and Gifted Prize winners will receive gift cards in the form of an emailed e-gift card or physical gift card sent via standard mail in the prize box.

-APPROXIMATE PRIZE ARV PER SWEEPSTAKES: \$796 -APPROXIMATE ARV FOR PRIZE COMPONENTS: FitBit: \$149 FitBark: \$99 Nike Gift Card: \$150

No substitution for any Prize will be permitted. If necessary due to unavailability of the Prize, a prize of equal or greater value will be awarded at the discretion of the Nationwide. The Gifted Prize winner must be 18 years of age or older, is subject to all requirements as set forth in the Eligibility section above, including being bound by the Official Rules and decision of Sponsor on all matters related to these Sweepstakes. Additionally, Gifted Prize winner agrees to Sponsor's use of your personal information as described in the Nationwide Privacy Policy and cannot reside in the same household as the Prize winner. Prize winners and Gift Prize winners are responsible for all taxes and fees associated with Prize receipt and/or use. All Prize winners may be required to complete and return certain tax forms (an IRS W-9. Request for Taxpayer Identification Number and Certification and IRS Form 1099).

If requested, winners must execute and return an Affidavit of Eligibility, Liability Release and (where

legal) Publicity Release within three days of notification. Failure to do so may result in disqualification, forfeiture, or award to alternate winner.

If Nationwide cannot contact the winner after three attempts, if a Prize or Gifted Prize notification is returned to Nationwide as undeliverable, or if an entrant or winner is found to be ineligible or declines acceptance of the designated Prize for any reason, the Prize will be forfeited, and a new winner may be selected.

Note: A Gifted Prize winner is eligible to receive the Gifted Prize ONLY if the Grand Prize winner has unconditionally competed all requirements and conditions specified in these Official Rules. Multiple entrants are not permitted to share the same email address.

GENERAL RULES

The Sweepstakes is governed by and subject to the laws of the United States and the state of Ohio without giving effect to the conflict of laws rules thereof.

All federal, state and local laws and regulations apply. Void where prohibited by law.

Entrants agree to be bound by the Official Rules and the decisions of the Nationwide, which are final and binding on all matters relating to these Sweepstakes. Entry constitutes consent to participate in Sweepstakes and for Nationwide to obtain, use, and transfer the entrant's name, address and other details for Sweepstakes administration purposes. By participating in the Sweepstakes and/or accepting any prize, Entrants and all Winners, including Gifted Prize Winners, grant Nationwide permission to use their name, likenesses, and image in connection with the Sweepstakes for purposes of advertising, publicity and promotion purposes, without further compensation to the entrant, unless prohibited by law. Nationwide is not responsible for any typographical or other errors in the printing of the offer, administration of the Sweepstakes or the announcement of the prizes, or for lost, late, misdirected, damaged, incomplete or illegal entries. Nationwide reserves the right to modify, suspend or terminate the Sweepstakes if it becomes necessary due to circumstances beyond Nationwide's control. In the event any Sweepstakes is terminated early, a winner will be selected from all eligible entries received at the time of termination.

DISPUTES/GOVERNING LAW

Except where prohibited, as a condition of participating in a Sweepstakes, Entrant agrees that any and all disputes that cannot be resolved between the parties, and all claims and causes of action arising out of or connected with these Sweepstakes, or any prize awarded, or the determination of winner shall be resolved individually, without resort to any form of class action. Further, in any such dispute, under no circumstances will Entrant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental or consequential damages, or any other damages, including attorneys' fees, and Entrant further waives all rights to have damages multiplied or increased.

PRIVACY

By entering one of the Sweepstakes, you agree to Nationwide's use of your personal information, as described in the Nationwide Privacy Policy, located at <u>http://nationwide.com/nw/privacy</u>.

WINNER LIST

For a list of Prize winners, send a stamped, selfaddressed envelope to: Nationwide Pet 2021 Munch Mania E-card Sweepstakes Request, One Nationwide Plaza, BRE-05, Columbus, Ohio 43215.