

Nationwide® Referral Program Official Rules

NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO PARTICIPATE.

ELIGIBILITY: To participate, you must be a legal US resident, eighteen (18) years of age or older at the time of entry. Employees and contractors of Nationwide, and its sponsors and advertising agencies, and members of the immediate family of any such persons are not eligible to participate and/or win. The term immediate family includes spouses, domestic partners, siblings, parents, children, grandparents, grandchildren, or other family extension, and any other persons residing at the same household whether or not related. You must have a current pet insurance plan from Nationwide at the time of referring. You must send an e-card to friends/family and provide an email address for the person whom you are referring. The email address you provide will be the unique identifier for the referral. The person whom you refer must complete an application and provide the same email address you provided at the time you sent the e-card to qualify for the gift card reward. No exceptions will be made. Referred friend must complete an application within 30 days of the date the e-card is sent. See AGREEMENT TO OFFICIAL RULES for more information.

Void where prohibited or restricted by law. Promotion not available in New York, Washington, Texas and West Virginia.

AGREEMENT TO OFFICIAL RULES: By participating in the Referral Program, entrant fully and unconditionally agrees to and accepts these Official Rules and the decisions of Nationwide and/or Administrator, which are final and binding in all matters related to the Referral Program. Whether an entrant receives a prize is contingent upon fulfilling all requirements set forth herein.

One \$20 electronic Amazon.com Gift Card will be issued for each new referred person who completes a Nationwide pet insurance application no matter how many pet insurance applications the same referred person completes (i.e. if a referred person has 2 or more pets, only one gift card will be issued). The person you refer must complete a Nationwide pet insurance application for their pet, for any Nationwide pet insurance plan. The application is considered complete after all required application information is received. The person you refer must provide Nationwide the same email address you provided in your referral e-card at the time the application is made to qualify for the gift card reward. No exceptions will be made. The person you refer must not be a current Nationwide pet insurance member at the time you referred them. Referred friend must sign up within 30 days from the date the e-card is sent to be eligible for the Referral Program reward. Applications completed on the 31st day or after will not be eligible for the gift card reward. A limit of up to \$100 in electronic Amazon.com Gift Cards will be awarded per referring member, per calendar year.

HOW TO ENTER: Visit [petinsurance.com/referral](https://www.petinsurance.com/referral). Select any one e-card by clicking the Select button. Fill out the form by entering the referred name (your friend), your friend's email address, your name, your email address and your policy number. Only one policy number is necessary to enter. Send the e-card by clicking the Send button. Information collected from entrants is subject to the Sponsor's Privacy Policy (<https://www.nationwide.com/privacy-security.jsp>)

REWARD: One \$20 electronic Amazon.com Gift Card will be issued for each new referred person that completes an application, up to \$100 per calendar year (see agreement to official rules above). Rewards will be fulfilled via email within 30 days from the time the referred person completes an application. The reward will be sent to the referee in the form of an electronic Amazon.com Gift Card emailed to the email address indicated in the "your email address" section of the referral page ([petinsurance.com/referral](https://www.petinsurance.com/referral)). Nationwide is not responsible for loss or deletion of electronic gift card or incorrect or invalid address entered by the referee. Rewards will not be re-issued after initial fulfillment. Determination of Referral Program eligibility and qualifying referrals, as well as any exceptions, are at the sole discretion of Nationwide. Nationwide reserves the right to verify and adjust rewards and reward amounts at any time prior to or following posting and redemption. May not be combined with other Nationwide offers. Offer not transferable or redeemable for cash. Account must be active and in "in force" status at the time of the referral, as determined by Nationwide in its sole discretion, to receive gift card reward. This offer is intended for Nationwide members to refer their friends and family to Nationwide as new members, and should not be advertised or marketed in a commercial manner. Commercial accounts/customers not eligible. Nationwide reserves the sole right to modify, suspend or cancel this referral program at any time without notice. Visit [petinsurance.com/referral](https://www.petinsurance.com/referral) for more information.

RISK OF LOSS: The risk of loss and title for gift card reward pass to the purchaser upon our electronic transmission of the gift card reward to the purchaser or designated recipient, or our delivery to the carrier, whichever is applicable. We are not responsible if any gift card reward is lost, stolen or destroyed or your Amazon.com Gift Card balance or any gift card reward is used without your permission.

LIMITATIONS OF LIABILITY: Nationwide, and each of its respective affiliates, subsidiaries, parent corporations, and their respective officers, directors, shareholders, employees and agents, are not responsible for any incorrect or inaccurate entry information, theft, tampering, destruction, or unauthorized access to, or alteration of entries; printing or other errors; and any entries or mail which are late, lost, delayed, incomplete, misdirected, stolen, mutilated, illegible, postage due or any combination of the above. Nationwide reserves the right to modify, change reward amount, suspend or terminate the Referral Program in the event that it becomes necessary due to circumstances beyond Nationwide's control. In the event the Referral Program is terminated early, referral rewards will still be granted through the date of termination.

RELEASE OF LIABILITY: By participating, participants and entrants agree to release, discharge, indemnify and hold harmless Nationwide, and each of its respective affiliates, subsidiaries, parent corporations, and their officers, directors, employees, representatives and agents from and against any claims made by the participants, entrants or any other third parties related in any way to the operation of this program, as well as any other claims, damages or liability due to any injuries, damages or losses (whether alleged, threatened, or actual) to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any program-related activity or participation in this program.

Amazon.com is not a sponsor of this promotion. Except as required by law, Amazon.com Gift Cards ("GCs") cannot be transferred for value or redeemed for cash. GCs may be used only for purchases of eligible goods at Amazon.com or certain of its affiliated websites. For complete terms and conditions, see www.amazon.com/gc-legal. GCs are issued by ACI Gift Cards, Inc., a Washington corporation. All Amazon, & are IP of Amazon.com, Inc. or its affiliates. No expiration date or service fees.

