



Berkley
**SMALL BUSINESS
SOLUTIONS**

a Berkley Company



Official Contest Rules and Disclaimers:

NO PURCHASE NECESSARY. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

Your registration for participation in the Contest constitutes your full and unconditional acceptance of all Official Contest Rules. For questions or copies of Official Contest Rules, contact the Contest Sponsor via RONNIE ODELL, RODELL@BERKLEYSMALLBUSINESS.COM, 818-818-1081.

SPONSOR: The Contest is sponsored by Berkley Small Business Solutions, a Berkley Company, with offices at 433 S. Main St., Ste. 200, West Hartford, CT 06110.

ELIGIBILITY: Restrictions apply. Contest participation is open only to valid and appointed individual insurance producers for Berkley Small Business Solutions as of 7/18/2025 ("Producers"), who are legal residents of the 50 United States or the District of Columbia. Must be 18 years or older. Sponsor reserves the right to review and resolve all issues of Contest eligibility in its sole discretion. Ineligible Contest entrants will be notified as soon as practicable. "Valid and appointed" producers means licensed individual insurance producers who are duly appointed and authorized by Berkley Small Business Solutions to submit proposals and applications for contracts of insurance underwritten by Berkley Small Business Solutions.

PRIZES: **First Prize** consists of a pair of tickets for the individual Producer contest participant and one guest to attend the Katy Perry's LIFETIMES tour via the W. R. Berkley luxury suite at Madison



Square Garden on 8/11/2025 (the "Concert"). First Prize include travel and lodging. First Prize has a total estimated value of \$6,000.

Second Prize consists of a \$250 TicketMaster gift card.

Third Prize consists of a \$100 TicketMaster gift card.

Prizes will be electronically delivered to the winning participant via email, or at the sole option and discretion of the Contest Sponsor to a recipient designated by the Contest winner. Prizes are not transferable and are not redeemable for cash. Prizes are offered "as is" with no written, express, or implied warranty. Sponsor is not responsible for replacing Prizes as a result of events beyond its control.

CONTEST PERIOD: The Contest Period commences at 12:01 A.M. Eastern on 4/14/2025 and ends at midnight Eastern on 7/18/2025. Sponsor reserves the right to end or cancel the contest at any time and for any reason.

CONTEST ENTRY INSTRUCTIONS: During the Contest Period, each individual eligible Producer may submit one entry, and one entry only, per through the provided contest entry link. In order to qualify for a Prize, entrants must also submit a minimum of 5 applications to Berkley Small Business Solutions' BOP/MicroBOP portal during the Contest Period, and a minimum of 50% of such applications must receive a premium quote from Berkley Small Business Solutions. Entrants who do not submit the minimum number of applications or whose submitted applications do not achieve the minimum quote ratio will not qualify to win a Prize.

Multiple individual Producers associated with the same company or producer entity may enter separately. Winners will be selected only from entries properly submitted and timely received during the Contest Period. No entries will be accepted after 7/18/2025. Sponsor is not responsible for late, lost, illegible, misdirected, mutilated or incomplete entries.

CONTEST WINNERS: Subject to the tie breaking rule stated herein, one First Prize will be awarded to the entrant who achieves the highest number of submitted applications to Berkley Small Business Solutions' BOP/MicroBOP portal during the Contest Period. Subject to the tiebreaking rule stated herein, one Second Prize will be awarded to the entrant who achieves the second highest number of submitted applications to Berkley Small Business Solutions' BOP/MicroBOP portal during the Contest Period.

Subject to the tiebreaking rule stated herein, one Third Prize will be awarded to the entrant who achieves the third highest number of submitted applications to Berkley Small Business Solutions' BOP/MicroBOP portal during the Contest Period.

Winners will be determined exclusively by Berkley Small Business Solutions' records and data, and not the records or data of individual Producer entrants.

TIEBREAKERS: All ties will be broken according to the entrant's number of quoted BOP/MicroBOP



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submissions during the Contest Period. The entrant who achieves the higher number of quoted submissions during the Contest Period will win the Prize. The entrant who achieves the lower number of quoted submissions will win the next lower tier prize, e.g. the runner-up of a First Prize tie breaker will win Second Prize and the runner-up of a Second Prize tie breaker will win Third Prize. **WITHDRAWALS AND FORFEITURES:** Participants may choose to withdrawal from the Contest at any time by notice to the Contest Sponsor. A Contest winner may choose to forfeit their Prize if at any time the winning Contest participant determines they and/or their Plus One are no longer able to attend the Concert. In the event of a forfeiture, the Prize may, at the sole option and discretion of the Contest Sponsor, be awarded to a runner-up Contest participant.

DISQUALIFICATION: Anyone using fraudulent means to participate and/or win the Contest will be disqualified. Any attempt by an entrant to undermine the legitimate operation of the contest may be a violation of criminal and/or civil laws. Sponsor reserves all rights, including the right to seek remedies and damages (including attorneys' fees) from any entrant attempting to undermine the legitimate operation of the contest to the fullest extent of the law, including reporting such activities to appropriate authorities.

RELEASE AND ASSUMPTION OF LIABILITY: By accepting the Prize, each winning participant agrees to release and hold Sponsor and its affiliates harmless from and against any and all losses, damages, rights, claims, actions and liabilities of any kind in connection with the Contest or receipt or redemption of the Prize. Each winning participant assumes all liability for any injury, death, or damage caused, or allegedly caused, by participating in the Contest or use or redemption of the Prize, both as to themselves and their respective Plus One.

TAXES: All taxes on any Prize won are the sole responsibility of each winner, including, without limitation, any federal, state, or local taxes, which may be deemed applicable in such winner's jurisdiction of residence. Winner(s) shall be solely responsible for the reporting and payment of all taxes incurred by acceptance and use of the Prize(s) (or any portion thereof), as applicable.

APPLICABLE LAW: The Contest is subject to all applicable federal, state, and local laws and regulations and shall be governed by Connecticut law. By participating, Contest entrants agree that Connecticut courts shall have exclusive jurisdiction over any dispute or litigation arising from or relating to the Contest.

PRIVACY: Information submitted with each entry is subject to the W. R. Berkley Corporation's Privacy Policy, available at <https://www.berkley.com/privacy>. Sponsor and its affiliates will not sell any personal information provided by any participant in connection with this Contest to third parties.

AMENDMENTS: During the Contest Period, or thereafter, rule clarification may be requested or deemed appropriate by Sponsor. Sponsor reserves the right to edit, revise, supplement, or otherwise clarify these rules and terms, in whole or in part, at its sole option and discretion, without prior notice to contest participants.



AGREEMENT: By participating in the Contest, you agree to be bound by these Official Rules and the decisions of Sponsor, which shall be final and binding in all respects.

About Berkley Small Business

Berkley Small Business Solutions provides commercial insurance on a primary basis to small businesses across various industries. We help protect small business owners from the unknown so they can focus on growing their business and doing what they love.

Our diverse team of passionate, goal-oriented professionals love helping small business customers understand their insurance coverage needs. We are working hard to deliver customized insurance products to protect your small business by building a culture that constantly innovates and listens to customers to deliver a best-in-class experience. After all, protecting your small business is OUR business!

About W. R. Berkley Corporation

Founded in 1967, W. R. Berkley Corporation is an insurance holding company that is among the largest commercial lines writers in the United States and operates worldwide in two segments of the property casualty insurance business: Insurance and Reinsurance.

For additional information regarding Berkley Small Business
visit www.berkleysmallbusiness.com