



**TOKIO MARINE
HIGHLAND**

OFFICIAL CONTEST RULES

Storm Ready: Excess Flood Submission Challenge — All U.S. States & Territories

1. OVERVIEW. The “Storm Ready: Excess Flood Submission Challenge” (the “Contest”) is a production-based contest of skill and effort, not a sweepstakes, lottery, or game of chance, sponsored by Tokio Marine Highland Insurance Services, Inc. (“TMH” or “Sponsor”). Winners are determined solely by measurable production performance (highest number of Qualifying Submissions). Achieving a high submission volume requires the exercise of professional skill, including prospecting, risk identification, and the preparation of submissions meeting TMH’s underwriting standards. No element of chance is involved in winner determination. Because no element of chance is present, this Contest does not constitute a “game promotion” and the registration, bonding, and winner-list filing requirements of that statute do not apply. The Contest consists of three (3) prizes, one (1) for each of the three (3) producers who submit the most eligible excess flood quotes from June 15, 2026 through September 15, 2026.

2. ELIGIBILITY. Open to individuals who: (a) hold an active P&C or surplus lines license in at least one U.S. jurisdiction with a valid NPN; (b) are at least 18 (or the age of majority in participant’s state, if greater); (c) have or are eligible to execute an active TMH producer agreement; and (d) are not employees, officers, or directors of TMH or its affiliates (or their immediate family/household members). Licensure verified via NIPR. Void where prohibited.

3. CONTEST PERIODS. The Contest runs from June 15, 2026 – September 15, 2026. All Eastern Time (ET). The contest is automatically paused during moratoriums.

4. HOW TO ENTER. Producers can submit qualifying excess flood submissions during the Contest Period via (a) the dedicated Contest submission form: <https://www.tokiomarinehighland.com/products-and-services/private-flood-insurance/storm-ready-excess-flood-submission-challenge-quote-application> or (b) email to ExcessFloodQuote@tmhighland.com with “Storm Ready Challenge” in the subject line. No entry fee. No insured or policyholder is required to purchase insurance to participate.

5. QUALIFYING SUBMISSIONS. A “Qualifying Submission” is an excess flood submission that: (a) is new to TMH; (b) involves a residential risk or commercial risk with TIV < \$15M; (c) is complete and meets TMH underwriting guidelines; (d) is submitted during the applicable Contest Period per Section 3; and (e) involves a risk located in any U.S. state or territory except Alabama, Louisiana, Mississippi, and Arkansas.

6. WINNER DETERMINATION. The three producers with the highest number of Qualifying Submissions during the Contest Period win. Tiebreaker: (1) highest aggregate quoted premium from Qualifying Submissions; then (2) earliest first submission. The individuals named as submitter on TMH’s records are the eligible persons, not the supervising AE or the agency.

7. PRIZES. First place: (1) MacBook Neo (estimated value \$600); Second place (1) Airpod Max 2 (estimated value \$500); Third Place (1) Visa gift card (estimated value \$500). Three (3) total prizes during contest period. Prizes are personal to the winning producer; non-transferable except at Sponsor’s sole discretion. Sponsor may substitute a prize of equal or greater value.

8. ANTI-REBATING. Prizes are paid to producers, not insureds, and are not inducements to policyholders. The Contest is designed to comply with applicable anti-rebating laws, including statutes based on the NAIC Model #880. Prizes may not be credited, rebated, or passed through to any insured. Each participant is responsible for confirming compliance with the anti-rebating and unfair trade practice laws of their state(s) of licensure. Violations may result in disqualification and referral to the applicable state DOI.

9. TAX OBLIGATIONS. Winners are responsible for all taxes. Prizes ≥ \$600 will be reported on IRS Form 1099-NEC. Winners may be asked to provide a valid W-9 within ten (10) business days of request or forfeit the prize. TMH does not provide tax advice, and winners are encouraged to consult an independent tax professional regarding the tax implications of any prize.

10. REGISTRATION & VERIFICATION. Registration collects: legal name, NPN, state(s) of licensure, license number(s), agency, and email. Winners notified within 15 business days of period close; must respond within 10 business days with acceptance, W-9, and proof of active licensure (state DOI website, NIPR report, or official license). Failure to respond results in forfeiture.

11. PUBLICITY & PRIVACY. Entrants grant Sponsor use of name, title, and agency for promotion unless prohibited by applicable law; opt-out within 5 business days. Information collected is used solely for Contest administration and will not be sold.

12. GENERAL CONDITIONS. Sponsor may modify, suspend, or cancel the Contest at any time (including for weather events, emergencies, or moratoriums); regional suspensions apply only to affected jurisdictions. Governed by California law; exclusive venue: Los Angeles County, CA. Participants release and indemnify Sponsor and affiliates from all claims. If any provision is found invalid, remaining provisions survive.

13. SPONSOR. Tokio Marine Highland Insurance Services, Inc., 625 Fair Oaks Ave., Ste. 290, South Pasadena, CA 91030. Contest Contact: Lydia Martinez, lydia.martinez@tmhighland.com | 888-386-9488.

THIS IS A CONTEST OF SKILL GOVERNED BY CALIFORNIA LAW. NO PURCHASE NECESSARY. VOID WHERE PROHIBITED. PARTICIPANTS ARE RESPONSIBLE FOR COMPLIANCE WITH THEIR STATE(S)' INSURANCE LAWS, INCLUDING ANTI-REBATING STATUTES.
