

UNEXPECTEDLY PROGRESSIVE CHALLENGE (“Contest”) Official Rules

NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. THIS CONTEST IS INTENDED FOR ENTRY IN THE UNITED STATES ONLY AND WILL BE GOVERNED BY U.S. LAW. DO NOT ENTER IF YOU ARE NOT ELIGIBLE AND LOCATED IN THE UNITED STATES AT THE TIME OF ENTRY.

Please read these rules before entering the Contest. By entering, you agree to be bound by these rules and represent that you satisfy all Contest eligibility requirements.

1. Eligibility: Open to legal adult residents of the 50 United States and the District of Columbia who are at least 18 years (or the age of majority in the entrant’s state of residence) or older at the time of entry. Employees, contractors, directors and officers of Progressive Casualty Insurance Company (“Sponsor”) and its affiliates, and the advertising, promotion, and other service agencies involved with the Contest, and their immediate families (spouse, parent, child, sibling and their respective spouse) and household of each such employee (whether related or not) are not eligible to enter or win. No purchase necessary. Void where prohibited.

2. Sponsor: Progressive Casualty Insurance Company, 6300 Wilson Mills Rd., Mayfield Village, OH 44143.

3. Contest Period: Contest begins at 12:01:00 a.m. Eastern Daylight Time (“EDT”) on December 7, 2017 and will run until the earlier of (i) the date on which all Contest challenges have been successfully completed by the first 100 eligible winners or (ii) 11:59:59 p.m. EDT on March 31, 2018.

4. How to Enter: To enter the Contest, visit <http://www.youtube.com/user/progressivecareers>. (the “Website”) and view a short video titled “Unexpectedly Progressive” and crack the code contained in the video. Then follow the on-screen instructions to receive one (1) entry into the Contest (“Entry”) and complete certain challenges.

By submitting an Entry, you agree that your Entry conforms to these Official Rules and that Sponsor, in its sole discretion, may remove your Entry and disqualify you from the Contest if it believes that your Entry fails to conform to these Official Rules. Entry cannot be in violation of any law. **Limit one (1) valid Entry per person/email address.**

5. Selection of Potential Winners: The first 100 entrants to successfully complete the Contest challenges from among all eligible Entries received during the Contest Period shall be potential winners. Each potential winner will be determined based on the speed of completion of the Contest challenges. All potential winners are subject to verification of eligibility and compliance with these Official Rules. Entrants agree that the decisions of Sponsor shall be final and binding in all respects.

6. Prizes: One (1) Grand Prize: a \$1,000 gift card for Newegg and a tee shirt valued at \$20.00, and ninety-nine (99) Second Prizes: a tee shirt valued at \$20.00. Total ARV of all prizes is \$3,000. Prizes are non-transferable and no substitution of any prize is offered, except at the sole discretion of the Sponsor.

If a prize, or any portion thereof, cannot be awarded for any reason, Sponsor reserves the right to substitute prize with another prize of equal or greater value. Winners are responsible for all taxes and fees associated with prize receipt and/or use. Grand Prize winner will be required to provide Sponsor with a valid social security number or tax identification number before the prize will be awarded for tax reporting purposes. Grand Prize Winner will be issued an IRS 1099 form for the prize value. **Limit one (1) prize per person/household.**

7. Prize Winner Notification: Potential winners are subject to verification, including verification of age and eligibility. Potential winners will be notified by certified mail, phone and/or email within three (3) business days of Contest challenge completion. The Grand Prize Winner will be required to sign and return an affidavit of eligibility and liability/publicity release (where permitted) within seven (7) days of notification or prize may be forfeited in Sponsor's sole discretion. Potential winners must reasonably cooperate with Sponsor and provide any Contest-related documentation within two (2) business days of any request to do so or prize may be forfeited in Sponsor's sole discretion. If a potential winner is found not to be eligible or not in compliance with these Official Rules, the prize may be forfeited in Sponsor's sole discretion. Return of any prize notification or prize as undeliverable may also result in forfeiture of prize. In the event that a potential winner is disqualified or a prize is forfeited for any reason, Sponsor reserves the right to award the prize to an alternate entrant, even if the disqualified potential winner's name may have been publicly announced. Prizes won by an eligible entrant who is a minor in his/her state of residence will be awarded to minor's parent or legal guardian who must sign and return all required documents. Sponsor is not responsible for any change of email address, mailing address and/or telephone number of entrants. Unclaimed prizes will not be awarded.

8. Release: By receipt of any prize, winners agree to release and hold harmless Sponsor and its affiliates, suppliers, distributors, advertising agencies, and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees and agents from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Contest or receipt or use or misuse of any prize.

9. Publicity: Except where prohibited by law, by accepting a prize, each winner consents (and agrees to confirm this consent in writing) to Sponsor's and its agents' use of winner's name, likeness, photograph, voice, opinions and/or hometown, city, and state for advertising and promotional purposes in any and all media now known or hereinafter invented, worldwide, without time limitations and without further payment or consideration.

10. General Conditions: By entering the Contest each entrant agrees: (a) to these Official Rules and decisions of Sponsor whose decisions shall be final and binding in all matters relating to this Contest; and (b) that Sponsor, its affiliates, and its and their respective officers, directors, employees, representatives and agents shall not be liable or responsible for any claim, injury, loss or damage to any person, including death, or property due in whole or in part from the awarding, receipt, acceptance, possession, use or misuse of any prize, or participation in this Contest. Sponsor and its agents are not responsible for incorrect or inaccurate entry information, for printing or typographical errors in any Contest material, or for any computer, software, Internet website (including without limitation the

Website) or electronic defect, error or failure relative to any aspect of the Contest regardless of reason. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. If, for any reason, the Contest is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Contest, then the Sponsor reserves the right at its sole discretion to cancel the Contest and determine the Contest Grand Prize winner and Second Prize winners from among all eligible, non-suspect Entries received prior to cancellation. Automated Entries are prohibited, and any use of automated devices may cause disqualification in Sponsor's sole discretion. Sponsor reserves the right at its sole discretion to disqualify any individual (and his/her Entry) who tampers with the entry process. Entrants may not enter with multiple email addresses nor may entrants use any other device or artifice to enter multiple times or as multiple entrants. Any entrant who attempts to enter with multiple email addresses under multiple identities or uses any device or artifice to enter multiple times will be disqualified and forfeits any and all prizes won, in Sponsor's discretion. Should multiple users of the same e-mail account enter the Contest and a dispute thereafter arise regarding the identity of the entrant, the authorized account holder of said e-mail account at the time of entry will be considered the entrant. "Authorized account holder" is defined as the natural person who is assigned an e-mail address by an Internet access provider, on-line service provider or other organization which is responsible for assigning e-mail addresses or the domain associated with the submitted e-mail address.

11. Binding Arbitration: Any controversy or claim arising out of or relating to the Contest shall be settled by binding arbitration in a location determined by the arbitrator as set forth herein (provided that such location is reasonably convenient for claimant), or at such other location as may be mutually agreed upon by the parties, in accordance with the procedural rules for commercial disputes set forth in the Comprehensive Arbitration Rules and Procedures of JAMS ("JAMS Rules and Procedures") then prevailing, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The arbitrator shall be selected pursuant to the JAMS Rules and Procedures. The arbitrator shall apply Ohio law consistent with the Federal Arbitration Act and applicable statutes of limitations, and shall honor claims of privilege recognized at law. In the event that the claimant is able to demonstrate that the costs of arbitration will be prohibitive as compared to the costs of litigation, Sponsor will pay as much of the claimant's filing and hearing fees in connection with the arbitration as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive. If any part of this arbitration provision is deemed to be invalid, unenforceable or illegal (other than that claims will not be arbitrated on a class or representative basis), or otherwise conflicts with the rules and procedures established by JAMS, then the balance of this arbitration provision shall remain in effect and shall be construed in accordance with its terms as if the invalid, unenforceable, illegal or conflicting provision were not contained herein. If, however, the portion that is deemed invalid, unenforceable or illegal is that claims will not be arbitrated on a class or representative basis, then the entirety of this arbitration provision shall be null and void, and neither claimant nor Sponsor shall be entitled to arbitrate their dispute. Upon filing a demand for arbitration, all parties to such arbitration shall have the right of discovery, which discovery shall be completed within sixty days after the demand for arbitration is made, unless further extended by mutual agreement of the parties. THE ARBITRATION OF DISPUTES

PURSUANT TO THIS PARAGRAPH SHALL BE IN THE ENTRANT'S INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN THE CLAIMS OF OTHER PERSONS OR PARTIES WHO MAY BE SIMILARLY SITUATED. DO NOT ENTER THIS CONTEST IF YOU DO NOT AGREE TO HAVE ANY CLAIM OR CONTROVERSY ARBITRATED IN ACCORDANCE WITH THESE OFFICIAL RULES.

BY PARTICIPATING IN THE CONTEST, EACH ENTRANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (1) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE CONTEST, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY THROUGH BINDING ARBITRATION AS SET FORTH ABOVE, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (2) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET COSTS INCURRED (IF ANY), BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; (3) UNDER NO CIRCUMSTANCES WILL ANY ENTRANT BE PERMITTED TO OBTAIN ANY AWARD FOR, AND ENTRANT HEREBY KNOWINGLY AND EXPRESSLY WAIVES ALL RIGHTS TO SEEK, PUNITIVE, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES, LOST PROFITS AND/OR ANY OTHER DAMAGES, OTHER THAN ACTUAL OUT OF POCKET EXPENSES, AND/OR ANY RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED; AND (4) ENTRANT'S REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY) AND ENTRANT IRREVOCABLY WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY, SO THE ABOVE MAY NOT APPLY TO EVERY ENTRANT.

12. Governing Law & Jurisdiction: These Official Rules and the Contest are governed by US law and are subject to all applicable federal, state and local laws and regulations. All issues and questions concerning the construction, validity, interpretation and enforceability of the Official Rules, or the rights and obligations of entrant and Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of Ohio, without giving effect to the conflict of laws rules thereof, and any matters or proceedings which are not subject to arbitration as set forth in Section 11 of these Official Rules and/or for entering any judgment on an arbitration award, shall take place in a state or federal court located in Cuyahoga County, Ohio.

13. Entrant's Privacy: When you submit an Entry in the Contest, we will ask you for your first and last name, and email address. This is so we can contact you about your submission and to notify you if you have won a prize. If you have elected to receive them from us, we will also send you email updates, offers and other information from Sponsor that we think you may find useful. If you change your mind, you can stop receiving our email updates at any time by using the links provided in the emails. Sponsor may share your information with service providers to administer, market, and promote the Contest and Sponsor products and services, and to assist in sending these emails. We will not share your information with other companies for their marketing purposes without your consent. If an entrant does not fully agree to the terms of this privacy policy, such entrant should not enter this Contest.

14. Winners List: For a list of winners, send a hand-printed, self-addressed, stamped envelope by January 8, 2018 to: Winners List, Unexpectedly Progressive Challenge, Recruitment Marketing, 6300 Wilson Mills Rd., Mayfield Village, OH 44143.