



## **AIR MILES™ Offer Terms and Conditions Effective February 4, 2008**

### ***Standard offer***

- The standard AIR MILES™ reward offer is as follows:
  - 30 reward miles are awarded for purchase or renewal of an automobile insurance policy.
  - 15 reward miles are awarded for purchase or renewal of a home insurance policy.
- Reward miles are issued to one AIR MILES™ collector per household.
- The standard offer is subject to change without notice and may be modified or withdrawn at any time.

### ***Eligibility***

- All customers are eligible for the standard offer, except for Industrial Alliance employees and retirees, and any persons whose policies insure them.

### ***Awarding reward miles***

- Reward miles are issued on the purchase date for new policies and on the renewal date for existing policies.
- Reward miles are automatically credited upon renewal if insured parties have provided their AIR MILES™ collector numbers.
- Insureds are responsible for giving their collector numbers to Industrial Alliance Auto and Home Insurance, and must do so within six (6) months of their insurance policy effective or renewal dates. Customers who provide collector numbers after that period will not be entitled to receive reward miles until the next renewal, provided the offer is still in effect.
- Redeemed reward miles will be shown on the AIR MILES™ account within three (3) months of purchase or renewal of an eligible insurance policy.
- Reward miles for policies that are cancelled will not be issued or will be withdrawn.
- As Industrial Alliance Auto and Home Insurance does business only in the province of Quebec, only collectors residing in Quebec are eligible for the standard offer.