Full Official Rules

Ayr Farmers Mutual Mini Stick Design Contest – Official Rules

1. Eligibility

- o Contest is open to legal residents of Ontario only.
- Excludes employees, directors, and officers of Ayr Farmers Mutual Insurance Company, and members of their households.
- Entrants under 18 (minor) must have parent/guardian consent to enter. Prize will be awarded to parent/guardian on behalf of minor.
- One entry per person.

2. How to Enter

- Participants may design and/or colour the official mini stick template as printed in Ayr News or posted on www.ayrmutual.com or submit a 11.25" by 0.875" rectangular design.
- Entries can be submitted either:
 - Digitally to community@ayrmutual.com
 - By mail or drop-off to Ayr Farmers Mutual, 1400 Northumberland
 St., Ayr, ON
- Entries must be received by 4:00 p.m. ET on October 30, 2025.
- Participants must include basic information, including their name, phone number, email, and the name of their parent or guardian if they are under the age of 18.

3. Prize

- One (1) prize is available, consisting of:
 - 4 tickets to an upcoming Kitchener Rangers game
 - 4 tickets to an Ayr Centennials game
 - One commemorative mini stick featuring the winning design
- Approximate retail value: \$148.17.

Prize must be accepted as awarded; no substitution or cash equivalent.

4. Winner Selection

- o A judging panel of Ayr Farmers Mutual employees will review eligible entries.
- Criteria: alignment with AFM's brand, alignment with representing Ayr community, creativity, and ability to replicate for digital printing.
- The judging panel's decision is final.
- Winner will be contacted and publicly announced on **November 10, 2025**.

5. Odds of Winning

o Odds depend on number of eligible entries received.

6. Rights & Usage

- By entering, participants grant Ayr Farmers Mutual a non-exclusive, royaltyfree right to use their submitted design in marketing, promotional materials, and future mini stick giveaways, without additional compensation.
- Winner (and parent/guardian if minor) must sign a release, waiving liability and confirming compliance with rules.
- Ayr Farmers Mutual will print a limited run of the winning design, and while supplies last, distribute them at Ayr-based events.

7. **Publicity**

 Winner's name, design, and entry may be published on AFM's website, social media, and other promotional channels.

8. **Privacy**

- Personal information collected will be used solely for the administration of this contest, including winner notification.
- All other personal data will be destroyed after contest completion.

9. **General Conditions**

- No purchase necessary.
- AFM reserves the right to cancel, suspend, or modify the contest in whole or in part at any time, without prior notice.
- This contest is not sponsored, endorsed, or administered by any social media platform, Ayr News, or any third party.