

2026 MAKE MORE HAPPEN™

CONTEST OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED.

SPONSOR: The “2026 Make More Happen” Contest (Contest) is sponsored by Liberty Mutual Insurance Company and Safeco Insurance Company of America (Sponsor), Safeco Plaza, 1001 Fourth Avenue, Seattle, WA 98154.

CONTEST PERIOD: Starts on or about 9:01 a.m. Eastern Time (ET) on or about December 2, 2025 and ends 8:59 p.m. ET on December 31, 2026 (Contest Period).

CONTEST RULES TO ENTER

AGREEMENT BY ENTRANTS: By entering the 2026 Make More Happen Contest, each entrant fully and unconditionally agrees to be bound to and accepts these Official Rules, any Contest-related communications from Sponsor including but not limited to any information provided on the Contest website(s) and/or any social media platform/mobile application as applicable (“APP”), and the decisions of the Sponsor, other Contest Entities (and their authorized representatives) which are final and binding with respect to all matters pertaining to this Contest and all elements thereof.

ELIGIBILITY: The Make More Happen Contest is only open to licensed insurance producers who are authorized to write business for Liberty Mutual Small Commercial or Safeco Insurance, age 18 or older (or the age of majority in entrant's state of residence) (together “Entrants”). A non-appointed agency employee may apply to the program but must name an appointed agent as the award winner. All other agency employees and independent contractors, and Sponsor employees and their respective parent companies, their respective subsidiaries and affiliated companies, distributors, advertising agencies and individuals engaged in the development, production, or distribution of materials for, or implementation of the Make More Happen Contest (collectively referred to herein as the “Make More Happen Entities”), and the immediate family members (spouse, siblings, children and parents including foster and step-relations) or those living in their same household (whether or not related) as any person in any of the preceding categories are not eligible to enter or win a prize.

HOW TO ENTER:

1. Entrants must submit an application anytime between December 3, 2025 and August 14, 2026. The eligibility criteria and instructions to apply are available on www.agentgiving.com/make-more-happen/apply.

SELECTION OF WINNERS: Between 4 to 5 winners will be chosen each month for campaigns occurring March through September. Sponsor will select the monthly winners based on the following criteria:

- i. Alignment with target populations, causes and program guidelines
- ii. Agency's demonstration of commitment to the nominated nonprofit and their beneficiaries
- iii. Positive impact of agency volunteerism with the nominated nonprofit to their community
- iv. Potential impact of the \$10,000 award to the nonprofit to further their mission
- v. Agency's demonstration of marketing plan to promote their Make More Happen Award to their community
- vi. Three photos and captions that clearly illustrate volunteerism by the agency to the nonprofit. The photos should follow [these guidelines](#).



Applications that do not meet the eligibility criteria will receive a rejection notice and are encouraged to re-apply with a submission that meets the guidelines. Applications for all eligible non-winners from each monthly selection will be eligible for an award in all subsequent monthly selections until the end of the Contest.

PRIZES: Each winner will receive the following prize:

1. A \$5,000 donation to the nominated nonprofit on behalf of the agency that nominated them; and
2. The opportunity to participate in an online voting incentive challenge for an opportunity to win an additional \$5,000 donation to the nominated nonprofit as well as PR services. Winners will be provided details of the voting incentive challenge in their winner notification.

Total number of prizes awarded will be between 28 and 36.

ENTRY REQUIREMENTS/LICENSE GRANT: Without limitation, any contest entry deemed by Sponsor, in its absolute discretion to be or contain content that is or may be construed as indecent, obscene, offensive, hateful, cruel, tortious, defamatory or that violates or infringes another's rights, or disparages Sponsor (or its goods/services) or any other person or entity, or that does or appears to promote illegal, unlawful, dangerous, or harmful activities in any way will be disqualified. Sponsor reserves the right in its sole discretion to disqualify any entry/entrant at any time in the event it is determined that the entry is in any (other) way offensive, inappropriate, not in the spirit of the Contest or not in keeping with Sponsor's image, or will have a detrimental impact on Sponsor, this Contest, or any of Sponsor's brands, products or services, or if it is determined that the Entrant has not otherwise complied with these Official Rules—these provisions are not exclusive, are drafted to be purposefully expansive, and will be construed broadly by Sponsor in its absolute discretion.

By submitting an entry, entrants represent, warrant and covenant (and agree to release and indemnify Contest Entities from same) that their submitted entry (including but not limited to a caption and all content therein): (i) is the original creation of the entrant, has not been copied in whole or in part from any other work, and is the sole and exclusive property of the entrant (or entrants has all ownership rights thereto); (ii) is specifically created for the applicable program and has not been published (in whole or in part), received an award or honorable mention, nor been shown online, or submitted in any other promotion, competition, showing, or event previously; (iii) does not violate or infringe any copyright, trademark or other proprietary, publicity, privacy or any other rights of any person or entity; and (iv) any individuals who worked on or are mentioned in the entry in any manner have given entrant their express consent to submit the entry for the use contemplated (or if a minor, entrant has obtained consent of the minor's parent or legal guardian). Entrant may be asked by Sponsor to provide evidence of the above in writing. Nothing herein shall be deemed an obligation of confidentiality.

At the time you submit an entry, and whether or not selected as a finalist, you grant to Sponsor a non-exclusive, fully paid and royalty-free, transferable, sub-licensable, worldwide license to use the entry, in whole and in part, and all the intellectual and property rights therein including the right to make derivative works, through-out the world, and further agree to execute all documents and perform all acts deemed necessary by Sponsor to protect Sponsor' license in the intellectual property. You understand and agree by granting this license your entry may be modified, edited, distorted, used in whole or in part, alone or in combination with other works, used in illusory or



composite form, or in any other manner, as solely determined by Sponsor in any media and medium whatsoever now known or hereinafter developed (including without limitation print, broadcast, radio, digital, and on-line) without further compensation or review. You will not now nor in the future be paid for your entry or for granting Sponsor any of these rights.

Proof that you submitted an entry does not constitute proof or evidence that it was received within the Contest Period or eligible for the Contest or any element thereof. Without limitation, entries must be complete, compliant, submitted using the activity and Entry Form provided by Sponsor, and must be received by Sponsor within the applicable Contest Period. Entries submitted via any other entry methods/platforms will not be accepted.

WINNER NOTIFICATION: Winning agents and their nominated nonprofit contacts will be notified via email within 5 business days after each monthly selection.

TAXES: All federal, state, local taxes on the value of the Prize, if applicable, are the responsibility of the winner. An IRS form 1099 will be issued in the winner's name if required by law.

LIMITATIONS OF LIABILITY: BY PARTICIPATING, ENTRANTS AGREE TO THE FULLEST EXTENT PERMITTED BY LAW TO RELEASE, DISCHARGE AND HOLD HARMLESS THE SPONSOR AND OTHER CONTEST ENTITIES AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, INDEPENDENT CONTRACTORS, REPRESENTATIVES, ASSIGNS AND AGENTS, ("RELEASED PARTIES") FROM AND AGAINST ANY AND ALL ALLEGED AND/OR ACTUAL CLAIMS, CAUSES OF ACTION, DEMANDS, LOSSES, SETTLEMENTS (WHETHER OR NOT LITIGATION OR OTHER LEGAL PROCEEDINGS ARE COMMENCED), LIABILITIES AND DAMAGES OF ANY KIND WHATSOEVER EXISTING NOW OR ARISING IN THE FUTURE (INCLUDING, WITHOUT LIMITATION, BODILY INJURY, PERSONAL INJURY, DEATH, DISABILITY AND PROPERTY DAMAGE, VIOLATION OF PROPRIETARY, PUBLICITY, PRIVACY OR ANY OTHER RIGHT), COSTS AND EXPENSES (INCLUDING, WITHOUT LIMITATION, REASONABLE ATTORNEYS' FEES, COURT COSTS, SETTLEMENT AND DISBURSEMENTS) DIRECTLY OR INDIRECTLY ARISING OUT OF USE OF THE ENTRY IN WHOLE OR IN PART, THE ACCEPTANCE, POSSESSION, USE, MISDIRECTION, OR MISUSE OF A PRIZE OR ANY ELEMENT THEREOF, PARTICIPATION IN THE CONTEST AND ANY ELEMENT THEREOF AND/OR PRIZE RELATED ACTIVITY, AND ACCESS/USE OF ALL WEBSITES/APPS, WHETHER OR NOT CAUSED BY THE NEGLIGENCE OF ONE OR MORE OF THE RELEASED PARTIES. To the fullest extent permitted by law, entrants covenant not to sue any Released Party or cause them to be sued regarding any matter released in these Official Rules, and further covenant not to disaffirm, limit or rescind these releases. A waiver by one or more of the Released Parties of any term in these Official Rules does not constitute a waiver of any other provision.

IN NO EVENT WILL THE RELEASED PARTIES BE RESPONSIBLE OR LIABLE FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF THIS CONTEST AND ANY ELEMENT THEREOF, PARTICIPATION IN THE CONTEST AND/OR ANY PRIZE ACTIVITIES AND ANY ELEMENT THEREOF, THE ACCEPTANCE, POSSESSION, USE, MISDIRECTION OR MISUSE OF A PRIZE OR ANY ELEMENT THEREOF OR ANY RELATED ACTIVITIES, OR ACCESS TO AND USE OF ANY PARTICIPATING WEBSITE(S)/APPS OR THE DOWNLOADING FROM AND/OR PRINTING MATERIAL DOWNLOADED FROM SAID WEBSITE(S)/APPS. WITHOUT



LIMITING THE FOREGOING, ALL PRIZES AND EVERYTHING ON THE WEBSITE/APP IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.

PUBLICITY RELEASE: By entering the Contest, submitting any materials and/or accepting a prize (where legally permitted), entrants and winners hereby irrevocably consent, where lawful, to the use (but without obligation) by Sponsor (and their affiliated companies and their respective authorized representatives) of their name, image, photographs, videotape, likeness, hometown name, biographical information, voice as well as any statements made by winner regarding the Contest or Sponsor (provided they are true) for publicity, trade, advertising and promotional purposes in all media now known or hereafter developed worldwide, including but not limited to the Internet, mobile devices, and World Wide Web, without additional compensation, and without the right of review, notification or approval.

GENERAL CONDITIONS: Neither Sponsor nor any of the other Contest Entities are responsible for lost, interrupted or unavailable satellite, network, server, Internet Service Provider (ISP), Website/APP, or other connections availability, accessibility or traffic congestion, or miscommunications, or failed computer, network, telephone, satellite, cable hardware, software or lines, or technical failure, or jumbled, scrambled, delayed, or misdirected transmissions, or computer hardware or software malfunctions, failures or difficulties, incompatibility, failures or errors of any kind whether human, mechanical, electronic or network, or the incorrect or inaccurate capture of entry, winner or other information, nor for the failure to capture any such information. ANY ATTEMPT BY ANY PERSON TO TAMPER WITH, ABUSE OR DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS IN VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES AGAINST AND FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW, INCLUDING CRIMINAL PROSECUTION. Should any portion of the Contest be, in Sponsor's sole opinion, compromised by virus, worms, bugs, non-authorized human intervention, technical failures or other causes which, in the sole opinion of the Sponsor, corrupt or impair the administration, security, fairness or proper play, or submission of entries, Sponsor reserves the right at its sole and absolute discretion to suspend, modify or terminate the Contest, or any element thereof, and select winners from eligible entries received prior to action taken, or as otherwise deemed fair and appropriate by Sponsor if at all. Sponsor is not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Contest. In the event of a dispute regarding entries received from multiple users having the same e-mail account, the authorized subscriber of the e-mail account used to enter at the time of entry will be deemed to be the entrant and must comply with these rules. The authorized account subscriber is the natural person who is assigned the e-mail address by the Internet Service Provider (ISP), on-line service provider, or other organization responsible for assigning e-mail addresses or phone numbers. If there still remains a dispute, Sponsor reserves the right to make eligibility determinations in its sole discretion. In the event of any discrepancy, ambiguity, inconsistency, printing or any other error or miscommunication in any advertising, Contest materials and/or any other information relating to this Contest (in any and all media and by any person/entity), these Official Rules shall govern.



FORCE MAJEURE: Contest Entities shall not be liable to entrants, winners or any other person or entity for failure to execute the Contest or supply a prize, or any part thereof, by reason of any act of God, any action(s), regulation(s), order(s) or request(s) by any governmental or quasi-governmental entity (whether or not the action(s), regulation(s), order(s) or request(s) prove(s) to be invalid), equipment failure, terrorist act, cyber-attack, earthquake, war, fire, flood, explosion, unusually severe weather, hurricane, embargo, labor dispute or strike (whether legal or illegal), labor or material shortage, transportation interruption of any kind, work slow-down, civil disturbance, insurrection, riot, or any similar or dissimilar event beyond their reasonable control.

DISPUTES/ARBITRATION: THIS CONTEST IS GOVERNED BY THE LAWS OF THE UNITED STATES AND THE STATE OF WASHINGTON WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. Entrants are solely responsible for compliance with all applicable laws, rules and regulations including but not limited to tax and similar reporting obligations imposed by the Federal, state and local authorities. As a condition of participating in this Contest, entrants agree that any and all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, participant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Contest, and any other disputes that cannot be informally resolved between the parties arising out of or connected with this Contest or any element thereof shall be resolved individually, *without resort to and waive their rights to claim any form of class action*, exclusively before a neutral one person **arbitration** panel located in Seattle, WA.

PRIVACY POLICY: For information about how the Sponsor uses personal information collected in connection with this Contest, please see Sponsor's privacy policy, located at <https://www.libertymutualgroup.com/about-lm/corporate-information/privacy-policy>.



ONLINE VOTING INCENTIVE CHALLENGE TERMS AND CONDITIONS

Each 2026 Make More Happen Contest winner will be eligible to receive an additional \$5,000 donation for their nominated nonprofit and PR services by participating in the online voting incentive challenge. Each participant will be referred to as Challenge Participant.

HOW THE CHALLENGE WORKS: Challenge Participants will each participate in an awareness campaign to promote their nonprofit and to promote the award story (Promotional Activities). Each Challenge Participant will have approximately 30 days from the start date of their Challenge Period to promote their story and achieve 750 votes which is defined as a combined total of clicks on their story's Vote button and comments on their award story. Their Challenge Period was defined in the Winner selection notice they received from the 2026 Make More Happen Contest.

- (i) Challenge Participants will receive a unique URL to their award story prior to the start date their Challenge Period
- (ii) Votes are obtained when someone clicks the Vote button buttons on the award story webpage.
- (iii) Individuals may leave a comment using the comment function at the bottom of the story. One comment is equal to one vote and one comment is allowed per individual.

To help each Challenge Participant promote their award story they will be offered the opportunity to work with a national public relations firm at no charge to promote their award story to their local media and also a marketing toolkit to self-promote their award story.

PROHIBITED PROMOTIONAL ACTIVITIES: While Challenge Participants may forward or share with family, friends and direct known contacts, please do not engage in phishing or spamming. Apparent or suspected phishing or spamming, or the use of any unauthorized method or automated system to participate, or to acquire (unauthentic) entries, or shares and comments is prohibited, as is posting content to irrelevant or inappropriate sites to obtain entry, and, if discovered at any time will disqualify the Challenge Participant from this Challenge at Sponsor's sole and absolute discretion.

PRIZES: Each Challenge Participant will receive the additional \$5,000 donation to the nonprofit and a second round of public relations services to promote their Challenge achievement to their local media.

- The actual donation checks will be mailed after the culmination of the Challenge Period directly to the donation recipient by the Liberty Mutual charitable giving partner, Fidelity Charitable, within one month after the Challenge Participant completes their Promotional Activities. Fidelity Charitable will need to contact the nonprofit for due diligence and verify mailing address.
- A second round of public relations support will promote the total award amount and a photo with members of the agency, nonprofit and Liberty Mutual or Safeco Insurance Territory Manager. The photo is coordinated by the agency, nonprofit and Territory Manager.

