



Official Grinnell Mutual Hometown Pride Photo Contest Rules

Purpose: FarMutual® and Grinnell Mutual policyholders and employees know that they are indeed fortunate. Not only do they live in one of the most beautiful parts of the country, the Midwest, but they also live in wonderful communities where people value relationships.

The purpose of our new Grinnell Mutual Hometown Pride photo contest is to give you the opportunity to do just that – show your pride for the place where you live and for the people in your community.

Eligibility: The Hometown Pride contest is open to all current Grinnell Mutual or Grinnell Select policyholders, policyholders with one of Grinnell Mutual's affiliated FarMutual companies or associations, employees of affiliated farm mutuals and agencies, and employees of Grinnell Mutual Reinsurance Company. Entrants must be 18 years of age or older. Participants agree to abide by the terms of these official rules.

Grinnell Mutual and/or Grinnell Select policyholders and FarMutual policyholders are eligible to enter if they are insured with the company during the quarterly contest time period and if current policy numbers are provided to verify eligibility.

Participants must complete an entry form and sign a photo release in order to enter photos in the contest. Photos to be considered for this contest must be taken in one of the 12 states in which Grinnell Mutual operates (Iowa, Illinois, Indiana, Wisconsin, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Ohio, Oklahoma, or Pennsylvania).

Entries: Entries must be a digital image. Scenic, still life, plants, animals, or candid images of people are preferred. The image **must be** in a horizontal format. You may submit no more than three entries, along with the required entry form and photo release to the Marketing Services department at Grinnell Mutual (gmrc@gmrc.com).

Please make sure your photos are free from file corruption or digital noise. Participants must own all rights to photos submitted. Photos may not have been previously reproduced for commercial use or prior publication (on social media sites, such as Facebook, etc.).

- **Digital images** must be between 150 – 300 dpi. **Check photo size** by running a test download. Entries may be submitted by e-mail by the deadlines established below, or downloaded to a CD and mailed to the address below.

If submitting entries on a CD, carefully pack the CD inside protective cardboard and write "Do Not Bend" on the mailing envelope. Grinnell Mutual will not be responsible for loss of or damage to photo entries.

Judging: Photos will be judged by the Marketing Services department. The decision of these judges is final. No employee on the panel is eligible to win.

Six winners will be announced each quarter – one per category. (Non-winners may be resubmitted.) Winning photographs will be selected based on photo quality, composition, and representation of the Grinnell Mutual and FarMutual brand. (See photos on grinnellmutual.com to see brand image examples.) Judges will decide from the pool of entries which photos will win in the categories listed below.

Prizes: Winning photographs may be used on Grinnell Mutual's public website (grinnellmutual.com) or used in corporate or co-op advertising. One winner per category per quarter will be selected. The categories are:

- Seasonal Farm-related Landscape
- Seasonal Family
- Seasonal Small Towns
- People – Small town/rural lifestyles
- Places – Small town/farms/recreational areas
- Anything Goes!

Winning photographers will receive a \$50 Grinnell Mutual specialty gift certificate. Winners will be announced quarterly on the public website under the front page tab "Photo Contest."

Submission Deadline: Photos, accompanying entry forms, and photo releases must be received at Grinnell Mutual by the following dates in order to be eligible for this contest:

- **Fall** contest (Sept. 1 – Nov. 30) **Deadline: December 1** Winners announced Dec. 31, 2010
- **Winter** contest (Dec. 1 – Feb. 28) **Deadline: March 1** Winners announced March 31, 2011
- **Spring** contest (March 1 – May 31) **Deadline: June 1** Winners announced June 30, 2011
- **Summer** contest (June 1 – Aug. 31) **Deadline: September 1** Winners announced Sept. 30, 2011

Property Rights: All winning photographs remain the property of Grinnell Mutual Reinsurance Company. Winning entrants grant Grinnell Mutual Reinsurance Company an irrevocable, perpetual license to reproduce, distribute, display and create derivative works of the photograph.

Release: If the photograph contains any elements or materials that are not owned by the entrant and/or are subject to the rights of third parties, and/or if any person appears in the photograph, the entrant is responsible for obtaining an appropriate release and consent necessary to permit the exhibition and use of the photograph in the manner set forth in these official rules. If any person appearing in the photograph is under the age of majority, the signature of a parent or legal guardian is required on each release. If requested, the entrant will provide Grinnell Mutual Reinsurance Company with a copy of such signed, written release within seven (7) calendar days of request.

Conditions: By entering this contest, entrants agree to be bound by these official rules. This contest is void where prohibited. Entrants agree that this contest shall be subject to and governed by the laws of the State of Iowa.

The photograph, in its entirety, must be a single work of original material taken by the contest entrant. By entering this contest, the entrant represents and warrants that the submitted photograph is an original work created solely by the entrant, that the photograph does not infringe on the copyrights, trademarks, moral rights, privacy rights or intellectual property rights of any person or entity and that no other party has any right, title, claim or interest in the photograph.

The photograph must not, in the sole discretion of Grinnell Mutual Reinsurance Company, contain obscene, provocative, defamatory, sexually explicit, or otherwise objectionable or inappropriate content. Grinnell Mutual Reinsurance Company reserves the right to reject the suitability of any image.

Grinnell Mutual Reinsurance Company reserves the right to modify the rules and requirements of the contest if necessary.

Limitation of Liability: By entering this contest, all entrants agree to release, discharge, and hold harmless Grinnell Mutual Reinsurance Company, its partners, affiliates, subsidiaries, agents and their employees, officers, directors and representatives from any claims, losses or damages arising out of their participation in this contest or any contest-related activities and the acceptance and use, misuse, or possession of any prize awarded hereunder.

Data Privacy: Entrants agree that personal data, especially name and address, may be processed, shared and otherwise used for the purposes and within the context of the contest and any other purposes outlined in these official rules. The data may also be used by the sponsor in order to verify the participant's identity or to otherwise verify the participant's eligibility to participate in the contest. Winning entrants agree to have their name and city and state of residence published in conjunction with the winning photograph. Participants have the right to access, review, rectify, or cancel any personal data held by Grinnell Mutual Reinsurance Company for purposes of this contest by writing to Grinnell Mutual at Grinnell Mutual Reinsurance Company, attention Dawn Sly-Terpstra, 4215 Highway 146, PO Box 790, Grinnell, Iowa 50112-0790.

For questions regarding this contest, contact

Dawn Sly-Terpstra at 800-362-2041, ext. 8462 or Mallory Beyer at ext. 8134.

Grinnell Mutual Hometown Pride Photo Contest Entry Form

NOTE: ONLY ONE ENTRY FORM PER APPLICANT

PHOTOGRAPHER INFORMATION:

Photographer's Name: _____

Address: _____

City, State, ZIP: _____

Phone #: _____ E-mail address: _____

POLICYHOLDER INFORMATION (if applicable):

Policy # _____

Policy type: Grinnell Mutual Grinnell Select FarMutual Home or Farm

Mutual or Agent company name: _____

Mutual or Agent city/state: _____

EMPLOYEE INFORMATION (if applicable):

Mutual Employee Agency Employee Grinnell Mutual Employee

Company Name: _____

Company Location: City/State: _____

ENTRY INFO:

1. Photo Description and Location: _____

Photo Title: _____

2. Photo Description and Location: _____

Photo Title: _____

3. Photo Description and Location: _____

Photo Title: _____

PHOTO RELEASE:

With respect to the attached photograph (hereinafter the "photograph"), I hereby grant to Grinnell Mutual Reinsurance Company (hereinafter "GMRC"), its affiliates and licensees, and to the photographer of the photograph, the following, irrevocable rights:

- (1) to copyright the photograph in the name of Grinnell Mutual Reinsurance Company or in the name of the photographer; and
- (2) to use and re-use, publish and re-publish the photograph, in whole or in part, individually or in conjunction with printed matter, or in composite form, and in any medium, for editorial, commercial, promotional, and/or trade purposes.

I hereby waive my right to inspect or approve any copy that is used in connection with the photograph and release and discharge Grinnell Mutual Reinsurance Company, its affiliates and licensees, and the photographer from any and all claims arising out of use by Grinnell Mutual Reinsurance Company, its affiliates or licensees, of the photograph for the purposes described above, including any claims for libel and invasion of privacy.

I am over the age of eighteen. I have read the foregoing and fully understand its contents.

Signature: _____

Printed Name: _____

Date: _____

Complete Address:

If a minor, have a parent or guardian complete below. Approval:

Signature: _____

Printed Name: _____

Date: _____

Complete Address:

Parental authority (e.g. Mother, Father, etc.):

Save and e-mail entry form, including signed photo release, and entries to: gmmc@gmmc.com

Or print and mail form and CD to: Grinnell Mutual Hometown Pride Photo Contest
Grinnell Mutual Reinsurance Company
Attn: Mallory Beyer, Marketing Services
4215 Highway 146, PO Box 790
Grinnell, IA 50112-0790

Or printed entry forms may be faxed to:
641-236-2803
Attn: Mallory Beyer, Marketing Services