

“Experience Counts” (the “Promotion”)  
**OFFICIAL SWEEPSTAKES RULES**

**NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS PROMOTION.**

**A purchase will not improve chances of winning.**

CONSUMER DISCLOSURE

You have not yet won.

OPEN ONLY TO LEGAL RESIDENTS OF THE 50 UNITED STATES AND DISTRICT OF COLUMBIA WHO ARE AT LEAST 18 YEARS OLD AS OF THE DATE OF ENTRY

By entering this Promotion, entrants accept and agree to be bound by these Official Rules. Any violation of these rules may, at Sponsor’s discretion, result in disqualification. All decisions of the judges regarding this Promotion are final and binding in all respects.

1. **PROMOTION PERIOD.** Promotion begins 12:01 AM ET July 14, 2017 and ends 11:59 PM ET October 15, 2017 (“Promotion Period”). All digital entries must be received by the end of the Promotion Period. Mail in entries must be postmarked by the end of the Promotion Period and received no later than five (5) days later.
2. **ELIGIBILITY.** This Promotion is only open to legal residents of the 50 United States and District of Columbia who are at least 18 years old as of the date of entry, except officers, directors, members, agents and employees of the Sponsor, the judging organization (if applicable), or any other party associated with the development or administration of this Promotion, and the immediate family (i.e., parents, children, siblings, spouse), and persons residing in the same household, as such individuals. This Promotion is void outside the 50 United States and the District of Columbia, and where prohibited.
3. **HOW TO ENTER.** Visit [www.farmerexperiencecounts.com](http://www.farmerexperiencecounts.com) during the Promotion Period and follow the instructions to complete and submit the entry form. For one additional entry post a video or photo of some of your incredible golf shots to Instagram or Twitter, and must include the following comment: *Instagram message: #ExperienceCounts to pull off unbelievable shots. @RickieFowler & I would know. #FarmersGolfDigestSweepstakes; Twitter message: #ExperienceCounts to pull off unbelievable shots. @RickieFowler & I would know. [farme.rs/experience](http://farme.rs/experience) #FarmersGolfDigestSweepstakes* (“Submission”). In order for your entry to be valid via Twitter, your Twitter account must be public and thus viewable by the Sponsor and its agents. In order for your Submission to be valid via Instagram, the "Photos Are Private" option in your Instagram account settings must be set to "OFF" so that your Instagram profile is public and thus viewable by the Sponsor and its agents. Users must also disclose that their post was made in pursuit of a prize from Sponsor. To receive a free alternative method of entry without visiting

<https://www.farmers.com/experience-counts/> during the Promotion Period and without following the instructions to complete and submit the entry form, print your name, address, e-mail address (optional), and daytime telephone number on a 3.5" x 5" to 4.25" x 6" post card and mail it to: Experience Counts, Farmers Sponsorships, 6301 Owensmouth Avenue, 10th Fl, Woodland Hills, CA 91367. And, to receive a free alternative method of entry without sharing a video or photo, print your name, address, e-mail address (optional), and daytime telephone number on a 3.5" x 5" to 4.25" x 6" post card and mail it to: Experience Counts, Farmers Sponsorships, 6301 Owensmouth Avenue, 10th Fl, Woodland Hills, CA 91367. Entrant must be the only person depicted in the video or photo and entrant must be the videographer or photographer or have permission from the videographer or photographer to use the video or photo in this Promotion. Entrants represent and warrant that their Submission is the original work of such entrant, it has not been copied from others, and it does not violate the rights of any other person or entity. Entrant further represents and warrants that their Submission adheres to the fundamental spirit of the Promotion and does not contain any defamatory, obscene or otherwise unlawful matter or depict anyone engaged in any illegal, immoral or lewd act, any violent or pornographic material or contain any other inappropriate content (as determined by Sponsor). All entries become the property of the Sponsor and will not be acknowledged or returned. Limit: Two (2) entries per person during the Promotion Period; one (1) via sweepstakes entry form found on <https://www.farmers.com/experience-counts/> and one (1) additional entry via social video or photo upload; OR up to two (2) entries per person during the Promotion Period via alternative free method of entry with mailed postcard(s). All entrant information, including e-mail addresses, is subject to the respective Privacy Policy of the applicable Sponsor.

**4. WINNER SELECTION AND NOTIFICATION.** Winner selection will be conducted by random drawing from all eligible entries on or about October 22, 2017 (the "Drawing Date"). Any potential winner will be notified by mail, email and/or telephone. If a potential winner: (i) cannot be contacted; (ii) does not respond within three (3) days from the date the Sponsor first tries to notify him/her; (iii) fails to return the Affidavit and Release as specified in Rule 10; (iv) refuses the prize; and/or (v) the prize or prize notification is returned as undeliverable, such potential winner forfeits all rights to win the Promotion or receive the prize, and an alternate potential winner may be selected. Upon contacting a potential winner and determining that he/she has met all eligibility requirements of the Promotion, including without limitation the execution of required waivers, publicity and liability releases and disclaimers, and, at Sponsor's discretion, successful completion of a background check, such individual will be declared the "winner" of the Promotion.

**5. PRIZE DESCRIPTIONS.** There will be one (1) Grand Prize winner and one (1) Runner-up winner.

- a) **The Grand Prize package includes** the Farmers Insurance Open Experience which includes two (2) round-trip coach airfare tickets from the major commercial airport nearest the Grand Prize winner's primary residence in the US to San Diego International Airport (ARV \$1,000); ground transportation for two (2) to and from San Diego International Airport (ARV \$300); one (1) standard hotel room (double occupancy) for two (2) nights at the Hilton La

Jolla Torrey Pines (ARV \$750); the opportunity for the Grand Prize winner to walk inside the ropes with Rickie Fowler at the 2018 Farmers Insurance Open Pro-Am January on 24, 2018; two (2) invitations to the 2018 Pro-Am Draw Party and Dinner on January 23, 2018 (ARV \$250); two (2) invitations to the 2018 Farmers Insurance Open Pro-Am Reception and Dinner on January 24, 2018 (ARV \$450); two (2) hospitality passes for Opening Day of the 2018 Farmers Insurance Open on January 25, 2018 (ARV \$380); lunch for two (2) on January 23, 2018; breakfast and lunch for (2) on January 24, 2018 and January 25, 2018 (ARV \$540); one-on-one experience with a Golf Digest editor at the Farmers Insurance Open depending on the availability of the editor. **Total approximate retail value of the Farmers Insurance Open Experience prize package is \$3,670 depending on exact itinerary.** Grand Prize winner will receive one (1) Cobra custom club fitting experience at Cobra Puma offices in Carlsbad, CA on January 23, 2018 and one (1) set of set of Cobra golf clubs chosen by Sponsor based on the Grand Prize winner's specs (ARV \$1000); ground transportation to and from Torrey Pines to Cobra Puma offices (ARV \$300).

- b) **The Grand Prize also includes** the TPC Sawgrass Experience which includes: two (2) round-trip coach airfare tickets from the major commercial airport nearest winner's primary residence in the US to Jacksonville International Airport, FL (ARV \$1000); ground transportation for two (2) to and from Jacksonville International Airport (ARV \$300); one (1) standard hotel room (double occupancy) for three (3) nights at the Sawgrass Marriott on days in March 2018 as determined by Sponsor and Grand Prize winner (ARV \$995); dinner credit for two (2) on day 1, breakfast, lunch and dinner credits for two (2) on days 2 and 3 and breakfast credit for two (2) on day 4 (ARV \$525); the opportunity to play the PLAYERS Stadium Course with one (1) guest including gratuity (ARV \$ 1,150); the opportunity to play Dye's Valley Course with one (1) guest including gratuity (ARV \$520); a private joint lesson for Grand Prize winner and one (1) guest at the PGA TOUR Performance Center at TPC Sawgrass (ARV \$350); a tour of the TPC Sawgrass Clubhouse with TPC Sawgrass docent for winner and one (1) guest; a private locker with custom nameplate at TPC Sawgrass Clubhouse for winner and one (1) guest (ARV \$25.00). **Total approximate retail value of the TPC Sawgrass Experience is \$4,865.** Actual value may vary based on various factors, including fluctuations in price for airfare and/or accommodations, and distance between the point of departure and the destination. Ground transportation not listed above, meals not listed above, in-room or other personal charges at lodging (e.g., mini-bar, movies), telephone calls, gratuities, incidentals, and all other expenses are not included. **Grand Prize winner and travel companion must be prepared to travel to coincide with the event dates noted above (for the 2018 Farmers Insurance Open Experience on January 23, 2018-January 25, 2018) and the March 2018 dates agreed upon with the Sponsor for the TPC Sawgrass Experience otherwise Grand Prize winner forfeits the entire Grand Prize package and an alternate Grand Prize winner may be chosen.** Grand Prize Winner and travel companion must be available to travel on the same itinerary. Sponsor will attempt to accommodate winner's preferred itinerary, but all specifics thereof will be at Sponsor's sole discretion. If, in the sole judgment of Sponsor, air travel is not required due

to winner's proximity to prize location, ground transportation may be substituted for round-trip air travel. Unless child of winner, travel companion must be 18 years of age or older as of the date of departure.

- c) **The Runner-up Prize package includes** the Farmers Insurance Open Experience which includes two (2) round-trip coach airfare tickets from the major commercial airport nearest Runner-up winner's primary residence in the US to San Diego International Airport (ARV \$1,000); ground transportation for two (2) to and from San Diego International Airport (ARV \$300); one (1) standard hotel room (double occupancy) for two (2) nights at the Hilton La Jolla Torrey Pines (ARV \$750); the opportunity for the Runner-up winner to walk inside the ropes with Rickie Fowler at the 2018 Farmers Insurance Open Pro-Am January on 24, 2018; two (2) invitations to the 2018 Pro-Am Draw Party and Dinner on January 23, 2018 (ARV \$250); two (2) invitations to the 2018 Farmers Insurance Open Pro-Am Reception and Dinner on January 24, 2018 (ARV \$450); two (2) hospitality passes for Opening Day of the 2018 Farmers Insurance Open on January 25, 2018 (ARV \$380); lunch for two (2) on January 23, 2018; breakfast and lunch for (2) on January 24, 2018 and January 25, 2018 (ARV \$540); one-on-one experience with a Golf Digest editor at the Farmers Insurance Open depending on the availability of the editor. **Total approximate retail value of the Farmers Insurance Open Experience is \$3,670 depending on exact itinerary.** The Runner-up winner will also receive one (1) Cobra custom club fitting experience at the Cobra Puma offices in Carlsbad, CA on January 23, 2018 and one (1) set of set of Cobra golf clubs chosen by Sponsor based on Runner-up winner's specs (ARV \$1000; ground transportation to and from Torrey Pines to Cobra Puma offices (ARV \$300). The total approximate retail is \$1,300. Actual value of the Runner-up Prize may vary based on various factors, including fluctuations in price for airfare and/or accommodations, and distance between the point of departure and the destination. Ground transportation not listed above, meals not listed above, in-room or other personal charges at lodging (e.g., mini-bar, movies), telephone calls, gratuities, incidentals, and all other expenses are not included. **Runner-up winner and travel companion must be prepared to travel to coincide with the event dates noted above (for the 2018 Farmers Insurance Open Experience on January 23, 2018-January 25, 2018) otherwise Runner-up winner forfeits the entire Runner-up prize package and an alternate Runner-up winner may be chosen.** Runner-up winner and travel companion must be available to travel on the same itinerary. Sponsor will attempt to accommodate winner's preferred itinerary, but all specifics thereof will be at Sponsor's sole discretion. If, in the sole judgment of Sponsor, air travel is not required due to Runner-up winner's proximity to prize location, ground transportation may be substituted for round-trip air travel. Unless child of winner, travel companion must be 18 years of age or older as of the date of departure

6. **TAXES.** All federal, state and/or local income and other taxes, if any, are the winner's sole responsibility.

7. **OWNERSHIP AND LICENSE.** All entry materials become the property of the Sponsor and will not be acknowledged or returned. The copyright in any Submission

shall remain the property of the entrant, but entry into this Promotion constitutes entrant's irrevocable and perpetual permission and consent, without further compensation, with or without attribution, to use, reproduce, print, publish, transmit, distribute, sell, perform, adapt, enhance, or display such Submission, and the entrant's name and/or likeness, for any purpose, including but not limited to editorial, advertising, trade, commercial, and publicity purposes by the Sponsor and/or others authorized by the Sponsor, in any and all media now in existence or hereinafter created, throughout the world, for the duration or the copyright in the Submission. Sponsor and/or others authorized by the Sponsor shall have the right to edit, adapt, and modify the Submission.

8. **ODDS OF WINNING.** The odds of winning this Promotion depend on the number of eligible entries received.

9. **NO PRIZE TRANSFER OR SUBSTITUTION.** No prize or any portion thereof is transferable or redeemable for cash. No substitutions for prize except by Sponsor, in which case a prize of equal or greater value will be substituted.

10. **CONSENT AND RELEASE.** By entering the Promotion, each entrant releases and discharges the Sponsor, judging organization (if applicable), and any other party associated with the development or administration of this Promotion, their parent, subsidiary, and affiliated entities, and each of their respective officers, directors, members, shareholders, employees, independent contractors, agents, representatives, successors and assigns (collectively, "Sponsor Entities"), from any and all liability whatsoever in connection with this Promotion, including without limitation legal claims, costs, injuries, losses or damages, demands or actions of any kind (including without limitation personal injuries, death, damage to, loss or destruction or property, rights of publicity or privacy, defamation, or portrayal in a false light) (collectively, "Claims"). Except where prohibited: (i) entry into the Promotion constitutes the consent of the entrant, without further compensation, to use his/her name, likeness, biographical data, and contact information for editorial, advertising, marketing, publicity, and administrative purposes by the Sponsor and/or others authorized by the Sponsor; (ii) acceptance of a prize constitutes a release by any winner of the Sponsor Entities of any and all Claims in connection with the administration of this Promotion and the use, misuse, or possession of any prize; (iii) any potential winner may be required to sign an affidavit of eligibility (including social security number) and a liability/publicity release; and (iv) if prize involves travel or activities, any potential winner and travel companion (if applicable) may be required to execute releases of the Sponsor from any and all liability with respect to participation in such travel/activities and/or use of the prize. Fully-executed affidavits and releases must be received by Sponsor within three (3) days from the date that Sponsor first tries to notify the potential winner. Sponsor may conduct a background check to confirm any potential winner's eligibility and compliance with these rules. By entering, you agree to cooperate reasonably with any such background check. If the prize includes participation in any public event(s) or publicity, or if Sponsor Entities intend to publicize the winner in any way, and if a background check reveals that a potential winner has engaged in conduct that could damage the reputation or business of any Sponsor Entity, as determined by Sponsor in its discretion, the potential winner may be disqualified and the prize may be awarded to an alternate winner. If winner is

deemed to be a minor under the jurisdiction of his/her residence, the prize will be awarded in the name of his/her parent or legal guardian who must execute the necessary affidavit and release and, if applicable, must accompany winner on the trip (no additional travel expenses will be awarded should a parent or legal guardian be required to accompany the winner on the trip).

11. **DISCLAIMERS.** (i) Sponsor not responsible for entries that are lost, late, misdirected, incorrect, garbled, or incompletely received, for any reason, including by reason of hardware, software, browser, or network failure, malfunction, congestion, or incompatibility at Sponsor's servers or elsewhere. In the event of a dispute, entries will be deemed submitted by the authorized account holder of the e-mail address submitted at the time of entry. "Authorized account holder" is defined as the natural person who is assigned to an e-mail address by an Internet Access Provider, online service provider, or other organization (e.g., business, educational institute) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. (ii) Sponsor, in its sole discretion, reserves the right to disqualify any person tampering with the entry process or the operation of the web site or otherwise attempting to undermine the legitimate operation of the Promotion. Use of bots or other automated process to enter is prohibited and may result in disqualification at the sole discretion of Sponsor. (iii) Sponsor further reserves the right to cancel, terminate or modify the Promotion if it is not capable of completion as planned, including by reason of infection by computer virus, bugs, tampering, unauthorized intervention, force majeure or technical failures of any sort. (iv) Sponsor Entities are not responsible for errors in the administration or fulfillment of this Promotion, including without limitation mechanical, human, printing, distribution or production errors, and may cancel, terminate or modify this Promotion based upon such error at its sole discretion without liability. In no event will Sponsor be responsible for awarding more than the number of prizes specified in these rules. (v) In the event this Promotion is cancelled or terminated, pursuant to subparagraph (iii) or (iv), Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein. (vi) SPONSOR ENTITIES MAKE NO WARRANTIES, REPRESENTATIONS OR GUARANTEES, EXPRESS OR IMPLIED, IN FACT OR IN LAW, AS REGARDS THIS PROMOTION OR THE MERCHANTABILITY, QUALITY OR FITNESS FOR A PARTICULAR PURPOSE REGARDING ANY PRIZE OR ANY COMPONENT OF ANY PRIZE. (vii) CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS PROMOTION MAY BE A VIOLATION OF CRIMINAL AND/OR CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING WITHOUT LIMITATION ATTORNEYS' FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION. (viii) The value(s) of the prize(s) set forth above represent Sponsor's good faith determination of the approximate retail value(s) thereof; the actual fair market value(s) as ultimately determined by Sponsor are final and binding and cannot be challenged or appealed. In the event the stated approximate retail value(s) of a prize is more than the actual fair market value of that prize, the difference will not be awarded in cash or otherwise. No substitution or compensation will be given for any portion of the prize that is not used.

12. **APPLICABLE LAWS AND JURISDICTION.** This Promotion is subject to all applicable federal, state, and local laws and regulations. Issues concerning the construction, validity, interpretation and enforceability of these Official Rules shall be governed by the laws of the State of New York, without regard to any principles of conflict of laws. All disputes arising out of or connected with this Promotion will be resolved individually, and without resort to class action, exclusively by a state or federal court located in New York, New York. Should there be a conflict between the laws of the State of New York and any other laws, the conflict will be resolved in favor of the laws of the State of New York. To the extent permitted by applicable law, all judgments or awards shall be limited to actual out-of-pocket damages (excluding attorneys' fees) associated with participation in this Promotion and shall not include any indirect, punitive, incidental and/or consequential damages.

13. **WINNER LIST.** For the names of the Grand Prize Winner, and the Runner Up Winner, send a self-addressed stamped envelope, within six (6) months of the Drawing Date, to: Winner List, "Experience Counts Sweepstakes", Golf Digest, One World Trade Center, 27th Floor, New York, NY 10007

14. **SPONSORSHIP.** This Promotion is sponsored by Condé Nast, One World Trade Center, New York, NY 10007 and Farmers Group, Inc., 6301 Owensmouth Avenue, 10th FL, Woodland Hills, CA 91367 (individually and collectively, the "Sponsor").