MetLife Auto Direct Mail Promotion
PROMOTION TERMS AND CONDITIONS

1. Eligibility: MetLife Auto Direct Mail Promotion (the "Promotion") is open to legal residents of the fifty (50) United States (including D.C.), eighteen (18) years old or older at the time of entry and who are MetLife customers who received a direct mail piece about this Promotion. Employees of MetLife, Inc., Crispin Porter & Bogusky, LLC, HelloWorld, Inc., and their parent and affiliate companies, as well as the immediate family (spouse, parents, siblings and children) and household members of each such employee, are not eligible. Void where prohibited.

2. Timing: Promotion begins on October 27, 2014 at 12:00 a.m. Eastern Time ("ET") and ends on April 22, 2015 at 11:59 p.m. ET (the "Promotion Period"). Sponsor’s computer is the official time-keeping device for the Promotion.

3. How to Receive Offer: During the Promotion Period, eligible participants will receive a direct mail piece about the Promotion. Locate the code ("Code") on the direct mail piece. Then visit www.metlifecoffee.com and follow the links and instructions complete and submit the registration including your Code and a valid email address. During the Promotion Period, the first fifty thousand (50,000) people to visit the website, register, enter their code, and follow the link to the redemption site will receive a $5 Starbucks Card eGift (the "Offer"). Terms and conditions of the gift card apply. Limit: Each participant may receive one (1) Offer. Offers are non-transferable. Multiple participants are not permitted to share the same email address. Any attempt by any participant to obtain more than one (1) Offer by using multiple/different email addresses, identities, registrations and logins, or any other methods will void that participant’s Offer and that participant may be disqualified.


5. Release: By receipt of the Offer, participant agrees to release and hold harmless Sponsor, Crispin Porter & Bogusky, LLC, Administrator, and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and offer suppliers, and each of their respective parent companies and each such company’s officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Promotion or receipt or use or misuse of the Offer.

6. Publicity: Except where prohibited, participation in the Promotion constitutes recipient’s consent to Sponsor’s and its agents’ use of recipient’s name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.

7. General Conditions: Sponsor reserves the right to cancel, suspend and/or modify the Promotion, or any part of it, if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Promotion, as determined by Sponsor in its sole discretion. Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the registration process or the operation of the Promotion or to be acting in violation of these Terms and Conditions or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Promotion may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor’s failure to enforce any term of these Terms and Conditions shall not constitute a waiver of that provision.

8. Limitations of Liability: The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by participants, printing errors or by any of the equipment
or programming associated with or utilized in the Promotion; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the registration process or the Promotion; (4) technical or human error which may occur in the administration of the Offer or the processing of registrations; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from participation in the Promotion or receipt or use or misuse of any Offer.

9. Disputes: Except where prohibited, participant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Promotion or any Offer awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Eastern District of Michigan (Southern Division) or the appropriate Michigan State Court located in Oakland County, Michigan; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion, but in no event attorneys’ fees; and (3) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Terms and Conditions, or the rights and obligations of the participant and Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the State of Michigan, without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Michigan.


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