

HAI GROUP<sup>1</sup>

RESIDENT SCHOLARSHIP PROGRAM  
OFFICIAL RULES  
2025

**NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT WILL NOT IMPROVE YOUR CHANCES OF WINNING.**

1. **SPONSOR.** Housing Authority Insurance, Inc., 189 Commerce Court, Cheshire, CT 06410 (the “Sponsor”).
2. **HOW TO ENTER.** Submit only one entry form to be automatically entered into the drawing for our 2025 Resident Scholarship Program (“Scholarship Program”).
3. **ENTRY PERIOD.** You must submit your entry form and all required documents between Monday, February 10, 2025, and Friday, May 30, 2025, by 3:30 p.m. Eastern Standard Time (“EST”) (“Scholarship Entry Period”). Sponsor’s computer is the official time-keeping device for the scholarship drawing. Except where prohibited by law, each potential winner (parent/legal guardian if a winner is a minor in his/her jurisdiction of residence) will be required to sign and return an Affidavit of Eligibility, Publicity Release, Liability Waiver, and applicable documents as necessary to comply with the requirements of the Internal Revenue Service.
4. **ELIGIBILITY.** The Scholarship Program is open only to current residents of one of the fifty (50) United States and the District of Columbia, excluding Puerto Rico and United States territories and possessions, who:

(a) is or will be enrolled in the fall for the 2025-2026 academic year in an accredited and/or licensed technical school or accredited two- or four-year college or university in the United States.

(b) resides in a housing authority or in a property with a Housing Choice Voucher (HCV) administered by a housing authority that is a Member of Housing Authority Risk Retention Group, Inc. (HARRG), or Housing Authority Property Insurance, A Mutual Company (HAPI),

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<sup>1</sup> HAI Group is the marketing name used to refer to a group of companies, which includes Housing Authority Risk Retention Group, Inc. (HARRG); Housing Authority Property Insurance, a Mutual Company (HAPI); Housing Enterprise Insurance Company, Inc. (HEIC); Housing Specialty Insurance Company, Inc. (HSIC); Housing Alliance Group, LLC (HAGL); Housing Authority Insurance, Inc. (HAI); Housing Insurance Services, Inc. (HIS); Housing Investment Group, Inc. (HIG); Housing Telecommunications, Inc. (HTI); Innovative Housing Insurance Company, Inc. (IHIC); and Public and Affordable Housing Research Corporation (PAHRC)

or resides in an affordable housing property insured by Housing Enterprise Insurance Company, Inc. (HEIC).

(c) individuals fulfilling the requirements in the Official Rules during the scholarship entry period who are declared a scholarship winner and who are in receipt of a scholarship awarded by the Sponsor will subsequently be exempt from item 4.(b) above during the four consecutive year term of the academic scholarship period awarded, subject to all other rules and conditions.

You are ineligible to participate and win a scholarship if you are a person in any of the following categories:

(a) persons who are engaged in the development, production, distribution of materials, or drawing of the winners for the Scholarship Program; and

(b) persons who are immediate family of or who reside in the same household as any person in the preceding category. Subject to all laws and regulations and void where prohibited or restricted by law. By participating, entrant agrees to abide by these Official Rules and the decisions of Sponsor, which are final and binding in all respects.

(c) persons who have been declared a winner of the Scholarship Program and have received the scholarship prize for four consecutive years.

- 5. PRIZE; ODDS OF WINNING.** Academic Scholarships: Twenty (20) winners will each receive an academic scholarship valued at \$6,000, which will be deposited to an F.B.O. (for the benefit of) account at a winner's accredited college or university in the United States, not including territories and possessions and may be used for the enrolled student winner's tuition, school supplies, and books for the fall 2025 semester. If there are funds remaining after the fall 2025 semester, the scholarship is available for the student to use during the remaining 2025-2026 academic year (winter 2025, spring 2026, and summer 2026 semesters; if applicable) and it is the responsibility of the school to hold these funds in the F.B.O. account for the student and apply them to the student's tuition, school supplies, and book expenses as necessary. Scholarships may be awarded to past winners of the Scholarship Program, and past winners may submit an application up to five (5) days prior to the start of the scholarship entry period. Prior winners who enter and fulfill all requirements shall be awarded preference over new applicants, and remaining scholarships shall be awarded to new applicants after such preference is given. The approximate retail value of all 20 scholarships is \$120,000. Odds of winning depend upon the number of eligible entries received during the scholarship entry period. Scholarships are non-transferable and non-assignable, and no substitution will be made except by Sponsor at its sole discretion. Sponsor reserves the right to substitute a scholarship for

one of equal or greater value if the designated prize should become unavailable for any reason. Winners are responsible for all taxes and fees associated with scholarship receipt and/or use. An entrant may waive his or her eligibility for a scholarship by expressly notifying Sponsor's authorized agent at the time of receipt of notice of selection that the entrant does not wish to receive a scholarship.

6. **HOW TO ENTER.** During the scholarship entry period, go to [www.haigroup.com/scholarships](http://www.haigroup.com/scholarships) and follow the instructions to complete and submit the entry form, including all requested information. If all requested information is provided by the scholarship entry period deadline, you will automatically be entered into the drawing for a scholarship.
7. **LIMIT.** One (1) entry per person during the scholarship entry period. Multiple entrants are not permitted to share the same email address. Any attempt by any entrant to submit more than one entry by using multiple/different email addresses, identities, registrations, and logins or any other methods will void that entrant's entries, and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. All entries become the property of Sponsor and will not be acknowledged or returned to entrants. Sponsor will not be responsible for lost, stolen, misplaced, or misdirected entries. Mechanically reproduced, illegible, incomplete, or inaccurate entries are void.
8. **DRAWING.** Potential scholarship winners who are new applicants will be selected in one random drawing ("Scholarship Drawing") by Sponsor from all eligible entries received during the scholarship entry period. Sponsor's decisions are final and binding in all aspects of the Scholarship Drawing. The scholarship drawing will occur on or about Monday, June 9, 2025. An authorized agent of Sponsor will randomly draw/select names from the pool of entries. These names will be comprised of new applicants, and the number of eligible winners will be the number remaining after scholarships are awarded to prior winners. Potential winners do not need to be present at the drawing. Potential winners will be notified by email and will then be required to submit a proof of enrollment form and W-9 form from their school. All required forms and documents must be completed and returned to Sponsor within fourteen (14) days of the date of notice or attempted notice is sent to the potential winner. If a potential winner cannot be contacted for any reason or fails to return completed documents or other information requested within the required timeframe, it will be deemed that potential winner has rejected the prize, and Sponsor will select a new potential winner by drawing another name according to these Official Rules from the remaining eligible entries. Only three (3) alternate drawings will be conducted, after which any or all scholarships will remain unawarded. A potential winner must continue to comply with all terms and conditions of these Official Rules. Receipt of a scholarship is contingent upon fulfilling all requirements in these Official

Rules and providing the required documentation as specified by Sponsor. Once declared an official scholarship recipient, a check will be sent directly to the recipient's school to be placed in a F.B.O. account to be used for the fall 2025 semester. If there are funds remaining after the fall 2025 semester, the scholarship is available for the student to use during the remaining 2025-2026 academic year (winter 2025, spring 2026, and summer 2026 semesters; if applicable). Any funds remaining after the 2025-2025 academic year must be returned back to the Sponsor by the school no later than September 15, 2026.

9. **DISQUALIFICATION/TERMINATION.** Sponsor reserves the right to terminate, modify, or suspend this Scholarship Program if fraud, technical failures, or any other factor beyond Sponsor's reasonable control impairs the integrity of the program as determined by Sponsor, at its sole discretion. Sponsor reserves the right to disqualify, at its sole discretion, any person whom it considers to have intentionally violated the Official Rules or any element of this Scholarship Program.
10. **GENERAL CONDITIONS.** By participating, entrant agrees to be bound by these Official Rules and the decisions of Sponsor. Sponsor shall not be responsible for incorrect or inaccurate transcription of entry information, technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect, line failures of any telephone network, computer equipment, software, or any other error or malfunction, or for late, lost, stolen, illegible or misdirected entries, which will be void. If this Scholarship Program becomes corrupted or otherwise does not permit entry in the drawing, or if tampering, unauthorized intervention, actions by entrants, fraud, technical failures, or any other causes, in Sponsor's sole opinion, corrupt or affect the administration, security, fairness, integrity, or proper operation of this Scholarship Program, Sponsor reserves the right, at its sole discretion, to disqualify any individual implicated in such action, and/or to cancel, terminate, modify, or suspend this Scholarship Program or any portion thereof. Any attempt by an entrant or any other individual to deliberately damage or undermine the legitimate operation of this Scholarship Program is a violation of criminal and civil laws, and should such an attempt be made, Sponsor reserves the right to seek damages and/or other remedies from any such person to the full extent permitted by law. Sponsor reserves the right to modify any clause of these Official Rules at any time without prior notice.
11. **PRIVACY/USE OF PERSONAL INFORMATION.** By participating in the scholarship drawing, you acknowledge that you agree to the conditions of Sponsor's [Online Privacy Policy](#) which governs the collection, use, and disclosure of personal information for the purposes of this scholarship drawing. By participating in this drawing, you consent to the collection, use, and disclosure of your personal information by Sponsor and its authorized agents for the purposes of administering this drawing, prize fulfillment, and future communications with Sponsor.

12. **TAXES.** Taxes (i.e., federal, state, and local), and any costs associated with the scholarship are the sole responsibility of each winner.
13. **RELEASE.** By receipt of any prize, winners agree to release and hold harmless Sponsor and its subsidiaries, parent companies, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each such company's officers, directors, employees, and agents (collectively, the "Released Parties") from and against any claim or cause of action, including without limitation personal injury, death, or damage to or loss of property, arising out of participation in the Scholarship Drawing or receipt or use or misuse of any prize.
14. **LIMITATIONS OF LIABILITY.** To the extent permitted by law, the Released Parties are not responsible for: (A) any incorrect or inaccurate information, whether caused by entrant, printing errors or by any of the equipment or programming associated with or used in the scholarship drawing; (B) technical failures of any kind, including but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (C) unauthorized human intervention in any part of the entry process or the scholarship drawing; (D) technical or human error which may occur in the administration of the scholarship drawing or the processing of entries; (E) late, lost, undeliverable, damaged or stolen mail or email; or (F) any injury or damage to persons or property that may be caused, directly or indirectly, in whole or in part, from entrant's participation in the scholarship drawing or receipt or use or misuse of any scholarship. If, for any reason, an entrant's submission is confirmed to have been erroneously deleted, lost or otherwise destroyed or corrupted, entrant's sole remedy is another entry in the scholarship drawing, if that is possible.
15. **DECLARATION OF ELIGIBILITY AND LIABILITY/PUBLICITY RELEASE.** Each potential winner shall be required to execute an Affidavit of Eligibility, Publicity Release and Liability Waiver form granting Sponsor, and any entities with which it is affiliated, the opportunity and right to film, videotape, record, and photograph each winner, and to use his or her name, voice, and likeness without further compensation for advertising and promotion for Sponsor or in Sponsor's advertising, except where prohibited by law. Such declaration and release must be signed and submitted together with any and all required information during the scholarship entry period to determine a potential winner's eligibility. Failure to sign and submit the Affidavit of Eligibility, Publicity Release and Liability Waiver will make the entrant ineligible to be a potential winner.
16. **WINNERS LIST.** For a list of 2025 winners, available by August 2025, please [click here](#). The winners will be posted after confirmation is complete.

- 17. DISPUTES AND GOVERNING LAW.** The scholarship drawing is subject to all United States federal, state, and local laws and regulations. Except where prohibited by law, entrants agree that (A) the scholarship drawing and these Official Rules are governed by the laws of the State of Connecticut, without giving effect to conflicts of law rules; (B) any and all disputes, claims, and causes of action arising out of or connected with the scholarship drawing and program shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the District of Connecticut or the appropriate Connecticut State Court; (C) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this scholarship drawing, but in no event attorney's fees; and (D) under no circumstances will entrant be permitted to obtain awards for, and entrant 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 Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the scholarship drawing, shall be governed by, and construed in accordance with, the laws of the State of Connecticut without giving effect to any choice of law rules, which would cause the application of the laws of any jurisdiction other than the State of Connecticut. Winners must comply with all applicable state laws related to possession of the prizes.
- 18. SEVERABILITY:** If the application of any provision of these Official Rules to any particular facts or circumstances shall for any reason be held to be invalid, illegal, or unenforceable by a court, or other tribunal of competent jurisdiction, then (a) the validity, legality, and enforceability of such provision as applied to any other particular facts or circumstances, and the other provisions of these Official Rules, shall not in any way be affected or impaired thereby; and (b) such provision shall be enforced to the maximum extent possible. In addition, if any provision contained in these Official Rules shall for any reason be held to be excessively broad as to duration, geographical scope, activity or subject, it shall be construed by limiting and reducing it, so as to be enforceable to the extent compatible with applicable law.