

2007-2008 Rain and Hail Photo Contest Rules

Rain and Hail L.L.C. proudly announces the first Rain and Hail Photo Contest! You may have the winning photo already at home collecting dust, or it might be just out your back door waiting to be captured on film! Regardless of whether you are a professional or an amateur, a nature enthusiast or a studio photographer, you can enter the contest.

ELIGIBILITY:

The Rain and Hail Photo Contest is open to all policyholders, agents, adjusters, associates, employees, and retirees of Rain and Hail L.L.C. All contestants must abide by the terms and agreements of these official rules. In order to be considered for the photo contest, images must be taken within the continental United States. Photo entries must be submitted with a completed entry form to be eligible.

ENTRIES:

Entrance into the contest is free. Photo entries must be a digital image. Participants can submit up to three (3) images for judging. Participants must own all rights to photos submitted.

Digital photographs must be minimum of 300 dpi and can be combined on a CD. (preferred format is .jpg) Digital photographs should be taken at the highest resolution possible. If image is not of professional printable quality, it may be disqualified.

** Please take appropriate measures when sending photo CDs or prints in the mail. Rain and Hail L.L.C. will not be responsible for loss of, or damage to, photo entries. Photos will not be returned to participants.

DEADLINE FOR SUBMITTING ENTRIES:

All photos and accompanying entry forms must be received at Rain and Hail by September 1, 2008, to be eligible for this contest. Winners will be announced in an October release of RH News, and the grand prize winner will be featured on the www.RainHail.com website. Winners will also be contacted by Rain and Hail.

WINNERS:

Grand Prize: The winning photo contestant will receive a Sony Cyber-shot® Digital Camera (subject to change), will be announced on the Rain and Hail website, and will be featured on the cover of the 2009 Rain and Hail Calendar.

Runners up: 12 additional photos will be chosen to run in our annual calendar which is mass printed and distributed throughout the country. These will be chosen from all the seasons of the year. All winners will receive a copy of the 2009 Rain and Hail calendar.

Suggested photo categories are as follows: livestock photos (horses, cows), barns and outbuildings, silos, farm life, equipment, crops, landscapes, weather. Judges appointed by Rain and Hail will be selected to judge the photos. The decision of these judges is final and no employee on the judging panel is eligible to win this contest.

PROPERTY RIGHTS:

All scans, files, and materials submitted for the Rain and Hail photo contest will become the property of Rain and Hail and will not be returned. All photos submitted may be used for future marketing, publication, or print use. Photographers will retain ownership and the photographer's name will be referred as we deem appropriate.

LICENSE TERMS: As a condition of publication and for no monetary compensation, you hereby grant to the Rain and Hail L.L.C. the following rights to the Work: (1) the right of publication of the Work worldwide; (2) the nonexclusive worldwide right to reproduce, distribute, sell, perform, and display the Work and to license or syndicate use of the Work, or any part thereof, in any medium or form of communication, now existing or hereafter developed, to others; and (3) the nonexclusive worldwide right to use the Work, or any part thereof, in any other publication produced by Rain and Hail L.L.C.. The grant of rights herein shall include, but not be limited to, the right to adapt or otherwise use the Work, or any portion thereof, alone or in conjunction with other materials, in all types of electronic, digital and computer-based media and technologies, now existing or hereafter developed, as well as the storage, retrieval, transmission, display, output and reproduction of data through any such media and technologies.

Rain and Hail L.L.C. shall have the right to edit the Work, provided that the meaning is not materially altered. In addition, you assign the nonexclusive worldwide right to use the Work to promote and publicize Rain and Hail L.L.C. or its publications, including the right to use your name and likeness and biographical data in such promotions. If published, you will be identified as the author of the Work, or co-author if applicable.

WARRANTY: You warrant that the Work is original with you, that it is not subject to any existing copyright and that you have authority to grant the rights in this Agreement; that its publication will not libel anyone or infringe on or invade the rights of others; that you have full power to make this agreement; and that the Work has not been published elsewhere in whole or in part (except as may be set out in a rider attached herewith). Should the Work contain any material which requires written permission for inclusion in the Work, you agree to obtain such permission from the copyright proprietor consistent with this Agreement.

If the foregoing terms are satisfactory, please sign and date the **Entry Form**. Execution of this Agreement does not obligate Rain and Hail to publish your Work.

2007-2008 Rain and Hail Photo Contest Entry Form

Name:
Address:
City, State, Zip:
Email:
Phone:

My relationship with Rain and Hail L.L.C.:

- Agent
- Adjuster
- Employee
- Retiree
- Associate

Brief explanation of photograph(s):

Enclosed in my submission is:

CD Quantity: 1 2 3 - maximum
Prints Quantity: 1 2 3 - maximum

I have read and agree with the **Contest Rules**:

Signature _____ Date

Please mail all entries to:

Attn:Laura Frost
Rain and Hail Photo Contest
9200 Northpark Drive, Suite 300
Johnston, IA 50131