

Horace Mann's Disney Institute Sweepstakes

NO PURCHASE, POLICY RENEWAL, OR INSURANCE QUOTE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. OPEN TO ELIGIBLE LEGAL RESIDENTS OF THE UNITED STATES JURISDICTIONS INDICATED IN THE PARAGRAPH BELOW TITLED "CONSUMER DISCLOSURE". Void in Puerto Rico, outside the U.S., and where prohibited and restricted by law and/or these Rules.

This Promotion (defined below) is in no way sponsored, endorsed, administered, promoted by, or associated with Facebook, Twitter, or Instagram. In order to participate, internet access is required. By entering the Promotion, participants understand they are providing information to the Sponsor and not to Facebook, Twitter or Instagram.

1. **Horace Mann's Disney Institute Sweepstakes** Promotion (the "Promotion") commences at 10:00 A.M. Central Time ("CST") on Monday, September 14, 2026 and ends at 10:00 A.M. CST on Monday, October 19, 2026 (the "Promotion Period"). All Promotion entries must be received by 10:00 A.M. CST on Monday, October 19, 2026. Entries submitted past the expiration of the Promotion Period will not be accepted.
2. *Sponsor.* The Promotion is sponsored by Horace Mann Service Corporation ("Sponsor" or "Horace Mann"). Entrants, Winning Schools, and Designated Educators are not obligated to make a purchase of any kind from any person or entity, renew any existing policy, become a customer of Sponsor, have multiple lines of insurance with Sponsor, request or obtain an insurance quote, or open new lines of insurance with Sponsor in order to either enter this Promotion, maintain eligibility in this Promotion, or to win a prize.
3. *Consumer Disclosure.* **This Promotion is open to employees of a school or school district who are at least 18 years of age at the time of entry and who are legal residents of the United States and the District of Columbia, excluding those living in or who are legal residents of Florida, Hawaii, Kentucky, Mississippi, New York, Puerto Rico, West Virginia, and U.S. Territories and Possessions and where otherwise prohibited by law.** Excludes officers, directors, contractors, agents and employees of Sponsor and Sponsor's subsidiaries, members, licensees, affiliates, distributors, dealerships, franchisees, sales representatives, advertising, promotion and web design agencies, and their respective affiliates, assigns or representatives; and any other individuals or entities associated with the development, administration, promotion, execution of, or supply to, this Promotion (collectively, the "Promotion Entities"); and members of their immediate families (*i.e.*, parents, spouse, children, siblings, grandparents, stepparents, stepchildren and stepsiblings and their respective spouses) or members of the same household, whether or not related. Winning Schools will be randomly selected from among all eligible entries received. The random selection will be administered by a digital third-party software application to ensure impartial selection. Odds of winning a prize will depend on the total number of eligible entries received throughout the Promotion Period. Sponsor will attempt to contact the applicable Winning School using available contact information within 10 days of selecting a winner for each prize.

Sponsor may, in its discretion, also contact the Entrant associated with the selected entry if necessary to facilitate notification, verification, or prize fulfillment. In no event will more than the stated number of prizes as described in these Official Rules be awarded. No prize substitutions will be allowed; prizes may not be redeemed or substituted for cash or other consideration, except by Sponsor and then only at Sponsor's sole discretion due to prize unavailability and only with a prize of equal or greater value. No assignment or transfer of prizes is permitted.

4. *Prizes.* There will be a total of exactly twenty-five (25) winning schools or school districts (each, a "Winning School") randomly drawn during the Promotion.

Each Winning School will receive one (1) prize consisting of a fully paid opportunity for one (1) educator, as designated by the Winning School in its sole discretion, to attend the Disney Institute workshop, *A Heart for Service in Education: Delivering Service Excellence Through Purposeful Connection*, to be held on November 16, 2026, at a Disney location in Orlando, Florida.

The prize includes round-trip coach air transportation, resort lodging for two (2) nights (November 15 and 16, 2026), and meals as determined by Sponsor. The Designated Educator will travel to Orlando on November 15, 2026, and return on November 17, 2026.

Each Winning School must designate an eligible educator (each, a "Designated Educator") within a time period specified by Sponsor, and such Designated Educator must meet all eligibility requirements set forth in these Official Rules and complete any required affidavits, releases, or other documentation. If a Winning School fails to designate an eligible educator within the required time period, or if the Designated Educator is unable or unwilling to participate, Sponsor reserves the right to select an alternate Winning School.

A random drawing will be held for Promotion prizes on Monday, October 19, 2026.

Total combined retail value of all prizes to be given away during this Promotion: up to \$30,000.

5. *How to Enter the Promotion.* Entrants can enter the Promotion by going to the following link and filling out and submitting the completed form online: <https://horacemann.com/disney>. As part of the entry, Entrants must identify and nominate an eligible school or school district (the "Nominated School") for consideration in the Promotion. Persons wishing to enter the Promotion who meet all eligibility requirements may also enter the Promotion by printing out the Entry Form and submitting it to Sponsor via facsimile at FAX Number 217-788-5161 and adding "ATTN: Marketing/Disney Institute Sweepstakes" to the top of the Entry Form. For entries submitted via facsimile, please be sure to put an "x" or checkmark in the box next to the "I agree to the official rules" line to show your acceptance and agreement to abide by these Official Rules. Incomplete or improperly submitted Entry Forms will not be considered.

In the event of a dispute over who submitted an entry, the authorized subscriber of the email account provided on the Entry Form, as of the actual time of entry, will be deemed to be the

winning Entrant. The “authorized account subscriber” is defined as the natural person who is assigned an email address by an Internet access provider, online service provider or other organization (e.g. business, education, institution, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. Selected or potential winning “authorized account subscribers” may be required to provide Sponsor with proof that they are the authorized account holders of the email addresses associated with the applicable Entries.

6. *Winner Selection, Winner Notification, Odds of Winning.* Prize drawings will be conducted by Sponsor through a digital third-party application in order to ensure impartial selection. Odds of winning will depend on the total number of eligible entries received as of the time of the selection of each winner. Each selected entry will correspond to a Nominated School, and the Nominated School will be deemed the potential Winning School or school district (each, a “Potential Winning School”). Awarding a prize is subject to verification of the Potential Winning School's eligibility and full compliance with these Official Rules, in the sole discretion of the Sponsor. Sponsor will notify and contact the Potential Winning School using available contact information. Sponsor may, in its discretion, also contact the Entrant associated with the selected entry if necessary to facilitate notification, verification, or prize fulfillment. Each Potential Winning School will be required to designate one Designated Educator within a time period specified by Sponsor. Except where prohibited, the Designated Educator (and/or an authorized representative of the Potential Winning School, if required) may be required to complete and return to Sponsor or its designated agent an Affidavit of Eligibility and a Liability/Publicity Release Form (“Affidavit and Release”) and any required tax forms within seven (7) days of Entrant’s receipt of such forms or as specified by Sponsor. If a Potential Winning School or Designated Educator: (i) cannot be contacted after reasonable attempts; (ii) fails to confirm Designated Educator’s availability to attend the Disney Institute Workshop on the scheduled dates within the deadline specified in the notification; (iii) fails to return the signed Affidavit of Eligibility by the specified deadline, or (iv) is otherwise determined ineligible for any other reason in Sponsor’s sole discretion, the Potential Winning School will be disqualified from the Promotion and an alternate Potential Winning School may be randomly selected from among all remaining eligible entries. Up to three (3) alternate drawings will be conducted for each unawarded prize, after which the prize will remain unawarded. Potential Winning Schools will be notified by email within ten (10) days following selection. Upon verification, Sponsor or its designated representative will coordinate directly with the Designated Educator regarding travel arrangements, lodging accommodations, and meals for the Disney Institute Workshop. Winning Schools and their Designated Educators will not be required to pay any costs in order to receive the prize, except for expenses not expressly included in the prize description. Entrants need not be present at the drawing to win. No Entrant, Winning School, or Designated Educator will be required to purchase any goods or services, pay any money, or participate in a sales promotion effort in order to receive any prize.

CHANCES OF WINNING A PRIZE ARE NOT INCREASED BY MAKING A PURCHASE, RENEWING A POLICY, REQUESTING AN INSURANCE QUOTE, BECOMING A CUSTOMER OF SPONSOR, HAVING MULTIPLE POLICIES WITH SPONSOR, OR BY OPENING ADDITIONAL LINES OF INSURANCE WITH SPONSOR.

BUYING WILL NOT HELP YOU WIN. YOUR CHANCES OF WINNING WITHOUT MAKING A PURCHASE ARE THE SAME AS THE CHANCES OF SOMEONE WHO PURCHASES SOMETHING. IT IS ILLEGAL TO GIVE ANY ADVANTAGE TO BUYERS IN A SWEEPSTAKES. ONLY ONE ENTRY ALLOWED PER PERSON.

7. *General Terms, Releases, and Limitations of Liability.* By entering into the Promotion, Entrants, Winning Schools, and Designated Educators agree to these Official Rules and to all decisions of Sponsor, which are final and legally binding in all respects, and further agree that Sponsor and/or the Promotion Entities shall have no liability whatsoever and shall be held harmless for any injuries, losses, or damages of any kind to persons or property, including death, sustained, in whole or in part, directly or indirectly, in connection with or resulting from acceptance, possession or use/misuse of a prize, participation in this Promotion, and/or participation in any Promotion-related activities (including travel and attendance at the Disney Workshop). All Entrants, Winning Schools, and Designated Educators further agree and acknowledge that said parties have neither made, nor are in any manner responsible or liable for, any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to any prize, including but not limited to its merchantability, quality, condition or fitness for a particular purpose. Sponsor reserves any and all rights to solely interpret and administer the Official Rules of this Promotion, which shall be final, and each Entrant, Winning School, and Designated Educator agrees to abide by all of Sponsor's decisions regarding this Promotion. Sponsor reserves the right, in its sole discretion to cancel, terminate or suspend this Promotion, or any portion thereof, should viruses, bugs, non-authorized human intervention or other causes beyond the control of Sponsor corrupt or impair the administration, integrity or security of the Promotion (including but not limited to attempts to hack into or otherwise tamper with underlying source code/programming of the Sponsor's website or any portion thereof). Use of any automated system to participate in this Promotion is prohibited and will result in disqualification. Any attempt by any Entrant to obtain more than the allowed number of entries per person by using multiple/different email addresses, identities, registrations, logins, and/or any other methods will void any entry by that Entrant and could result in disqualification from this Promotion and/or disqualification from all future promotions by the Sponsor at Sponsor's sole discretion.
8. *Release of Sponsor.* Neither Sponsor nor the Promotion Entities are responsible for hardware, software or telephone failures of any kind; traffic congestion on the Internet or the Sponsor's website or any combination thereof; lost network connections; incomplete, garbled or delayed computer transmissions, whether caused by Sponsor, Promotion Entities, users, or by any other persons or reasons, including but not limited to the equipment or programming

associated with or utilized in the Promotion; or by technical or human error which may occur and/or which may damage a user's system or limit an Entrant's, Winning School's, or Designated Educator's ability to participate and/or redeem any prize in the Promotion. Sponsor reserves the right, at its sole discretion, to disqualify any individual or entity (including any Entrant, Winning School, or Designated Educator) that tampers with the Promotion, violates these Official Rules, or otherwise engages in fraudulent or offensive conduct with respect to this Promotion. Caution: Any attempt to deliberately damage any website or undermine the legitimate operation of the Promotion may be a violation of criminal and/or civil laws, and should such an attempt be made, Sponsor reserves the right to seek damages from any person or entity to the fullest extent of the law.

9. *Liability.* As a condition of participating in this Promotion and/or winning a prize, each Entrant, Winning School, and Designated Educator agrees that: (1) to the fullest extent permitted by law, Entrant, on behalf of themselves and, as applicable, the Winning School and Designated Educator, releases and holds harmless Sponsor and its parent companies, subsidiaries, affiliates, officers, directors, employees, agents, and representatives (collectively, the "Released Parties") from any and all liability, loss, damage, injury, cost, or expense arising out of or relating to participation in the Promotion and/or acceptance, use, or misuse of any prize, including travel to and attendance at the Disney Institute workshop; (2) under no circumstances will Entrant, Winning School, or Designated Educator be permitted to obtain awards for, and each such party hereby waives all rights to claim, punitive, incidental, consequential, or any other damages other than actual out-of-pocket expenses; (3) all causes of action arising out of or connected with this Promotion and/or prizes awarded shall be resolved individually, without resort to any form of class action, and exclusively by arbitration administered by the American Arbitration Association in accordance with its applicable rules, with such obligation applying to Entrants, Winning Schools, and Designated Educators; and (4) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion, and in no event shall attorney's fees be awarded. This Promotion and these Official Rules shall be governed by and construed in accordance with the laws of the State of Illinois, without regard to its conflict of laws principles. Sponsor reserves the right to cancel, suspend, or modify this Promotion, as applicable, and in Sponsor's sole discretion. If any provision of these Official Rules is held to be invalid or unenforceable, the remaining provisions of these Official

Rules shall remain in full force and effect. Sponsor further reserves the right to modify these Official Rules in any way and at any time, subject to state and federal law. In the event that this Promotion is challenged by any legal or regulatory authority (including, but not limited to, any federal, state, municipal, provincial, or local governmental authority), Sponsor reserves the right to discontinue or modify this Promotion, as applicable, and/or to disqualify any Entrants, Winning Schools, or Designated Educators residing in any affected geographic areas, or who, in Sponsor's sole discretion, do not meet eligibility requirements. Should either such event occur,

all Entrants, Winning Schools, and Designated Educators agree that Sponsor shall have no liability to any such parties who are or may be impacted by Sponsor's decision.

10. *Privacy.* Any personal information collected from Entrants, Winning Schools, and Designated Educators will be subject to Sponsor's Privacy Policy and retained for five (5) years after the winners are announced. Personal information will be used by Promotion Entities to administer this Promotion and for marketing of Promotion Entities' goods and services and will not be used or disclosed for any other purpose without the consent of the applicable Entrant, Winning School, or Designated Educator (as applicable) unless required by law. Notwithstanding the foregoing, by entering this Promotion, each Entrant expressly consents to Sponsor sharing the Entrant's name and limited entry information with the Entrant's Nominated School for purposes of administering the Promotion, verifying the nomination, and facilitating prize fulfillment. By entering this Promotion, each Entrant agrees that Sponsor has the right to contact Entrant by telephone, email or regular mail for commercial advertising purposes and for any other purpose related to the administration of this Promotion. Winning Schools and Designated Educators may also be contacted by Sponsor for purposes of administering the Promotion and fulfilling the prize. By entering this Promotion, each Entrant grants Sponsor permission to publish his/her name on a list of winners (including but not limited to online lists) as described in these Official Rules. Winning Schools and, where applicable, Designated Educators also grant Sponsor permission to publish the name of the Winning School and the Designated Educator in connection with winner announcements. In the event of any discrepancy between Sponsor's Privacy Policy and these Official Rules, the Privacy Policy will govern and control. For Sponsor's online Privacy Policy, please visit <https://www.horacemann.com/privacy.aspx>. If Entrants, Winning Schools, or Designated Educators wish to have their information removed from Sponsor's list of information gathered as a result of this Promotion, Sponsor can be contacted with the request using the contact information provided in the Privacy Policy. However, such parties should be aware that Sponsor is required by the laws of certain jurisdictions to both publish a list of Winners and to retain records of Winners for certain periods of time as designated and required by each individual jurisdiction.

11. *Woobox.* By entering this Promotion, Entrants acknowledge, understand and agree that the entry forms and information contained in submitted entry forms are being submitted by them directly to, collected by, and stored by *WOOBX, LLC* ("Woobox"), who is a third-party entity and is not a parent, subsidiary or affiliated entity of Sponsor. For Woobox's online Privacy Policy, please visit: <https://woobox.com/privacy>.

12. *Request for Winners List and Official Rules.* For Official Rules and/or the complete Winners List, please send a request to socialmedia@horacemann.com. The complete Winners List, which will include the names of the Winning Schools (and, where applicable, their Designated Educators), will also be available online within 10 business days of the date the last prize winner is selected in accordance with the prize schedule described above at <https://www.horacemann.com/programs/giveaways>.

13. NO PURCHASE NECESSARY; NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.

Sponsor's Mailing Address and Principle Place of Business:

Horace Mann Service Corporation 1 Horace Mann Plaza Springfield, IL 62715

14. *Force Majeure*. In the event Sponsor is prevented or hindered in any way, at the sole discretion of Sponsor, from continuing with the Promotion due to an event beyond its control, including but not limited to widespread illness or pandemic, natural disaster, fire, flood, earthquake, explosion, nuclear event or disaster, terrorist threat, activity, or attack (whether foreign or domestic), labor dispute or strike, riot or civil disturbance, Act of God, Act of War (whether declared or undeclared), changes in any applicable law, or as a result of any federal, state, local, or municipal government law, order, or regulation, or order of any court or other cause not within its control, Sponsor shall have the right (at Sponsor's sole discretion) to modify, suspend, alter, extend or terminate the Promotion.

15. *Additional Sponsors and Prize Limitations*. Sponsor is the sole promoter of this Promotion. This Promotion is in no way sponsored, endorsed, administered, promoted by, or associated with Facebook, Twitter, or Instagram. By entering the Promotion, each Entrant is affirming that he/she understands that he/she is providing information to the Sponsor and to Woobox and not to Facebook, Twitter or Instagram. By participating in this Promotion, each Entrant, Winning School, and Designated Educator agrees to hold Facebook, Twitter, and/or Instagram harmless against any responsibility or liability arising in connection with, or as a result of, participation in this Promotion and/or acceptance or use of any prize.

This Promotion is not sponsored, promoted or affiliated in any way with the Company(ies) who manufacture and/or issue the prizes offered, and Sponsor is the sole promoter of this Promotion. Gift cards and/or other prizes may be subject to additional restrictions and/or limitations by the issuing, licensing, and/or manufacturing entity. Please read gift card and prize instructions, rules, restrictions, and limitations carefully. Certain prizes may also require peripheral devices, support or access services, and/or related equipment to function properly; all such peripheral devices, support or access services, and/or related equipment is the sole responsibility of each Winning School and/or Designated Educator and will not be provided or paid for by Sponsor or the Promotion Entities. Sponsor and/or Promotion Entities are in no way responsible for problems or limitations arising from or relating in any way to compatibility, accessibility, or connectivity issues with respect to prizes won.

16. *Taxes*. Each Winning School and/or Designated Educator (as determined by Sponsor in its sole discretion) shall bear sole and full responsibility for any taxes in whatever form as may be assessed as a result of winning any prize(s). Winning Schools and/or Designated Educators may be required to complete a W-9 and/or provide their social security number as part of their Affidavit of Eligibility (or at a later date) and as a condition of and prior to receiving any prize(s). By entering this Promotion, all Entrants, Winning Schools, and

Designated Educators acknowledge that a 1099 may be issued to the appropriate recipient of the prize by the Sponsor and that the awarding of prizes may be reported to the appropriate governmental authority as required by law.

17. *Publicity.* By entering this Promotion and/or accepting a prize, each Entrant, Winning School, and Designated Educator agrees, consents, and expressly grants permission to Sponsor and/or the Promotion Entities to use his/her/its name, identity, description of prize(s) won, likeness, and hometown/location for promotional purposes in perpetuity (except where prohibited or limited by law) without further authorization, compensation, or remuneration of any kind. By entering this Promotion, each Entrant, and upon acceptance of a prize, each Winning School and Designated Educator, further grants Sponsor permission to publish his/her/its name (including the name of the Winning School and, where applicable, the Designated Educator) on a list of winners (including but not limited to online lists) as described in these Official Rules.