Please Fill Out this Entry Form Completely. By entering this Contest, participants and their parent/guardian agree to the Official Rules set forth below and understand that the winning artwork will be featured on the front cover of the 2012-13 Northeast Florida Education Guide and featured on the magazine’s Web Site.

--- Cut on line and return Entry Form with artwork ---

FLORIDA DOCTORS INSURANCE COMPANY / NORTHEAST FLORIDA EDUCATION GUIDE FRONT COVER ART CONTEST OFFICIAL RULES

1. NO PURCHASE, PAYMENT OF ANY KIND OR BANKING RELATIONSHIP IS REQUIRED TO ENTER OR WIN. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

2. ELIGIBILITY. Contestants must be (a) a student enrolled in First Grade through Twelfth Grade in a school located in the State of Florida in Duval, Nassau, St. Johns, Flagler, Clay, Baker or Putnam counties, and (b) a legal United States resident of Florida at time of entering this Contest. Employees and children of employees of Sponsor and its respective affiliate companies, parents, subsidiaries, agents, advertising and promotional agencies, and their immediate families or persons residing in the same household of such employees are not eligible to enter or win.

3. HOW TO ENTER. A. Contest Period: Entry Forms. The FLDIC/Northeast Florida Front Cover Art Contest (the “Contest”) runs from January 1, 2012 and runs through May 15, 2012 (the “Contest Period”). Official entry forms are available for download via the internet at www.educationguide.net/northeastfloridaartcontestrules.pdf and www.fldic.com. They are also available at all public and private schools in the contest’s seven county area and at all The Jacksonville Bank local offices. Students wishing to enter the Contest should (i) fully complete (or have an adult complete) the written portion of the Entry Form, (ii) sign the Entry Form, (iii) have a parent or legal guardian sign the Entry Form, (iv) prepare a drawing (“Drawing”), the requirements of which are described in section 3(C) below, and (v) mail the completed Entry Form and Drawing in a provided 9x12 envelope to Clements Publishing Company, PO Box 51000, Jacksonville Beach, Florida 32240 or bring to any of The Jacksonville Bank local offices before the contest deadline.

All Entry Forms and Drawings must be received by close of business on May 15, 2012. Only entries submitted by deadline will be accepted. Neither Sponsor, nor any of its employees, representatives or agencies, is responsible for lost, late, damaged, delayed, destroyed, misdirected, incomplete, or illegible entries. Contestants need not be present to win.

Drawing Requirements. The theme of the Drawing should relate to and answer “What does a healthy breakfast lunch and dinner look like to you? Please draw all three meals on one page and arrange them
anyway you like.” All Drawings must be on an 8.5” x 11” paper/poster board with the actual artwork measuring approximately 8.65” x 6.75” in area; any Drawings that are submitted on any different size paper/poster board will not be considered. Drawings must be drawn to be viewed horizontally. No lettering, words, or writing of any kind may appear on the FRONT of the Drawing; however, the student’s name, address, and telephone number must be printed clearly on the BACK of the Drawing. Drawing must be the student’s original, hand drawn creation and may not be traced or copied from photographs or other artists’ published works. Photographs taken by the student may be used as references in the development of the design. Computers or other mechanical devices may not be used in creating the Drawing. Air brush is permitted. Please do not staple or fold the completed Drawing. Enclose the Entry Form and the completed Drawing in a 9x12 envelope, and mail to Clements Publishing Company PO Box 51000, Jacksonville Beach, Florida 32240 during Contest Period as provided above. All artwork must be received by 5:00 pm on May 15, 2012 to be eligible.

All Drawings must be the sole, original work and exclusive property of the submitting student. Drawings must not violate the rights of any third parties, the determination of which shall be in the sole discretion of Sponsor and/or the judges. Drawings must not have been entered in any other competitions or have won previous awards or competitions. Entry Forms must be fully completed in order to be accepted.

4. CONTEST JUDGING. A panel of qualified judges appointed by Sponsor will judge the Contest. Up to a total of 100 points will be awarded for each Drawing based on the following criteria: (a) Drawing quality (up to 50 points); (b) use of the Contest theme answering (up to 25 points); and (c) creativity (up to 25 points). The student with the most total points in each Grade Bracket will be designated as a First Prize winner. The student with the second most total points in each Grade Bracket will receive a Second Prize. Following determination of the First Prize winners, the artwork of each of the First Prize winners will be submitted to a Grand Prize Round of judging where the judges will choose one (1) First Prize winner as the Grand Prize winner. Judging for the Grand Prize Round will be according to the judging criteria outlined above. In the event of a tie among students in a particular Grade Bracket or in the Grand Prize Round, the winner(s) will be determined by reviewing the tied student’s point standings in the following categories, in the following order, until winners are determined: (i) Drawing quality; (ii) use of the Contest theme answering “What does a healthy breakfast lunch and dinner look like to you? Please draw all three meals on one page and arrange them anyway you like.” and (iii) creativity. Decisions of the judges are final in all matters relating to this Contest.

5. NOTIFICATION OF WINNERS. Winners will be notified on or about May 22, 2012 via telephone, mail or email. Because of the unique nature and scope of the Contest, Sponsor cannot accurately predict the number of entries. Limit (1) prize per person. Parent or legal guardian of each person who will execute the Eligibility/Ownership/Liability Release, Publicity Release and Copyright Assignment within seven (7) days of notification in order to receive prizes. In the event of non-compliance with any of these requirements, prize will be forfeited and an alternate winner will be selected. If prize winners cannot be contacted/located at the address and telephone numbers provided, prizes will be forfeited and awarded to the student with the next highest score in each Grade Bracket. Unclaimed prizes may not be awarded.

6. PRIZES. The Grand Prize winner will receive a Savings Bond at The Jacksonville Bank funded in the amount of $1,000. Each First Prize winner (other than the Grand Prize winner) will receive a Savings Bond at The Jacksonville Bank funded in the amount of $500. All taxes or expenses, including, without limitation, sales tax, luxury tax and any other costs incurred in claiming or using any of the prizes, are the sole responsibility of the prize winner. No prize substitution or cash equivalent of prize, except at Sponsor’s sole discretion, and then only for a prize of equal or greater value. Any difference between the actual value of any prize and the approximate retail value set forth in these Official Rules may not be claimed and will not be awarded.

7. CONDITIONS OF PARTICIPATION. By participating, contestants and minor contestants’ parents/legal guardians release Sponsor and its parents, subsidiaries, affiliates, and the directors, officers, employees, or agencies of any of the above organizations and/or any and all liability for any injuries, losses, tax liabilities or damages of any kind arising from contestant’s participation in this Contest or resulting from acceptance, possession, use or misuse of any prize. By participating, contestants and minor contestants’ parents or legal guardians agree to these Official Rules and the decisions of the judges, which shall be final and legally binding in all matters relating to this contest. Contestants and minor contestants’ parents or legal guardians agree (i) to use of their names and likenesses for publicity purposes without further compensation, where legal, and (ii) that their entries and artwork become the sole property of Sponsor. Sponsor reserves the right to edit, adapt, copyright, publish, transfer and use any or all of the entries and artwork submitted, without compensation. Parents/legal guardians of winners agree to sign, upon Sponsors’ request, any additional assignments, licenses, releases or other documents related to the Drawing that Sponsor may otherwise reasonably require in order to effectuate the purposes and intents of these Official Rules.

Failure to comply with these Official Rules may result in disqualification from the Contest. Sponsor reserves the right, in its sole discretion, to: (i) disqualify from this or any contest it sponsors now or in the future, any person it finds, in its sole discretion, has intentionally violated these Official Rules, tampered with the entry process, the operation of the Contest, or any other aspects of this Contest; and (ii) cancel or suspend part or all of this Contest in the event that tampering, fraud, unauthorized intervention or other causes beyond Sponsor’s control, corrupt or impair the administration, security, fairness or proper play of the Contest. In such event, Sponsor may award prizes according to the judging process described in these Official Rules from all eligible entries received prior to the date of cancellation or suspension.

8. SPONSOR. Contest sponsor: Florida Doctors Insurance Company 4655 Salisbury Road, Suite 110 Jacksonville, Florida 32256.

9. BANK PARTNER. The Jacksonville Bank 100 North Laura Street Jacksonville, Florida 32202

10. WINNERS LIST. For winner’s list, send a self-addressed, stamped envelope to: Clements Publishing Company, PO Box 51000, Jacksonville Beach, Fl 32240