

JUNIOR REPORTER CONTEST RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. MAKING A PURCHASE DOES NOT INCREASE YOUR CHANCES OF WINNING. INTERNET ACCESS AND COMPLETION OF AN ONLINE ENTRY FORM ARE REQUIRED FOR ENTRY. SUBJECT TO ALL FEDERAL, STATE, MUNICIPAL, AND LOCAL LAWS, REGULATIONS, AND ORDINANCES.

1. The Spire Motorsports Junior Reporter Contest (the “Contest”) is sponsored by Gainbridge Insurance Agency, LLC (the “Sponsor”) and administered in partnership with Spire Motorsports II, LLC (the “Administrator”). The Contest hosted by Sponsor and Administrator is in no way sponsored, endorsed, administered by, or associated with Instagram, Facebook, X, TikTok, LinkedIn or another platform.

2. Eligibility.

a. The Contest is open only to permanent legal residents of the 50 United States and the District of Columbia who are at least 18 years old at the time of entry or, if the age of majority in their jurisdiction of residence is over 18, the age of majority in that jurisdiction. Void where prohibited by law. All applicable federal, state and local laws apply, and winning is contingent upon performance and fulfilling all requirements set forth herein.

b. Employees, officers and representatives of Sponsor and Administrator, and their respective parent companies, employees, officers, directors, subsidiaries, affiliates, distributors, sales representatives and advertising and promotional agencies, and the officers, directors, agents, and employees of each of the foregoing, and members of their immediate families (defined as including spouse, biological, adoptive and step-parents, grandparents, siblings, children and grandchildren, and each of their respective spouses, regardless of where they reside) or households (whether related or not) of any of the above are NOT eligible to participate in or win this Contest.

3. Agreement to Rules. By submitting an entry to the Contest (the “Entry”), you agree to be fully and unconditionally bound by these Contest rules, terms, and conditions (the “Rules”) and represent and warrant that you meet the eligibility requirements. Additionally, each eligible entrant submitting an Entry represents and warrants that they are the parent or authorized legal guardian of each minor child for which the Entry is being submitted.

4. Entry Deadline. The Contest begins at 12:00 a.m. Eastern Time (“ET”) on August 11, 2026, and the deadline to submit an Entry is 11:59 p.m. Eastern Time on September 5, 2026 (the “Entry Deadline”). Administrator’s computer is the official time-keeping device for the Contest.

5. How to Enter.

a. To enter the Contest, you must submit an Entry via the [online form](#) before the Entry Deadline. Proof of transmission of an Entry is not proof of receipt. By submitting information as part of the online form, you agree to the [terms of use](#) of Administrator. If you do not agree to the terms of use, you cannot participate in the Contest. If you are using your mobile device to enter the Contest, charges, including message and data rates, may apply. You should consult your wireless service provider regarding its pricing plans for further information.

b. You may enter the Contest only once and must provide the information requested. You may not enter more than once by using multiple email addresses, identities, or devices in an

attempt to circumvent the Rules. Bulk, automated and third-party Entries are prohibited and will be disqualified, and multiple entrants are not permitted to share the same email address. Any attempt by an entrant to obtain more than one Entry by using multiple or different identities, registrations, email addresses, or any other methods will void each Entry submitted by that entrant and may result in their disqualification. In the event of a dispute as to any Entry, the authorized account holder of the email address will be deemed to be the entrant. The “authorized account holder” is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. Winning entrants may be required to show proof to Administrator that they are the authorized account holder, and failure to do so may void their Entry and result in a forfeiture of the Prize. Entries that are incomplete, illegible, corrupted, false, lost, late, misdirected, deceptive or otherwise not in compliance with the Rules may be disqualified from the Contest at Administrator’s sole and absolute discretion. All winning entrants are subject to verification before any Prize will be awarded.

6. Entry Guidelines and Content Restrictions.

a. Administrator, in its sole discretion, may remove any Entry and disqualify an entrant from the Contest if it believes, in its sole discretion, that the entrant’s Entry fails to conform to the following content restrictions, which require that each Entry must:

- i. Not have been previously published or otherwise exhibited;
- ii. Not contain material that violates or infringes any rights of any other party, including but not limited to copyright, trademark, privacy, publicity or any other intellectual property rights or civil rights;
- iii. Not in any way disparage or otherwise adversely affect the goodwill or business reputation of Administrator or Sponsor or any other person or entity;
- iv. Not contain material that is inappropriate, indecent, obscene, hateful, tortious, defamatory, slanderous, or libelous;
- v. Not contain material that promotes bigotry, racism, hatred or harm against any group or individual or promotes discrimination based on race, gender, religion, nationality, disability, sexual orientation or age;
- vi. Not: (1) contain material that is unlawful, in violation of, or contrary to the laws or regulations of any jurisdiction where Entry is created; (2) give rise, or threaten to give rise, to criminal or civil liability; (3) encourage conduct that constitutes a criminal offense; or (4) encourage or provide instructional information about illegal activities;
- vii. Not promote illegal drugs or firearms (or the use of any of the foregoing), or any activities that may appear unsafe or dangerous, or any particular political agenda or message;
- viii. Not contain any unsolicited or unauthorized advertising, promotional materials, or any other form of solicitation; and

- ix. Be consistent with the image and values of Administrator and Sponsor and be consistent with and satisfy the purpose of the Contest.

b. Each Entry must feature a minor who is at least six (6) years old and no more than twelve (12) years old as of the Entry Deadline ("Junior Reporter"). You acknowledge that other entrants may have used ideas or concepts in their Entry that may be similar in idea or concept to what is included in yours. You understand and agree that you shall not have any claim against any other entrant, Administrator, or Sponsor arising out any such similarity or be entitled to any compensation because of any such similarity.

c. EACH SUBMISSION BY AN ENTRANT SOLELY REPRESENTS THE VIEWS/OPINIONS OF THE ENTRANT, AND IT DOES NOT REFLECT THE VIEWS/OPINIONS OF ADMINISTRATOR OR SPONSOR OR THEIR SPONSOR OR SUPPLIER PARTNERS. ADMINISTRATOR AND SPONSOR DISCLAIM ANY LIABILITY IN CONJUNCTION WITH ENTRIES POSTED BY ENTRANTS, INCLUDING ANY LIABILITY FOR MODERATING, MONITORING, OR REVIEWING SUBMITTED ENTRIES. NEITHER ADMINISTRATOR NOR SPONSOR WILL EDIT OR MODIFY ANY POSTED COMMENT IN CONJUNCTION WITH THE CONTEST.

d. Administrator reserves the right, in its sole discretion, to disqualify any Entry it believes is inappropriate or not suitable for publication, that does not comply with these Rules, or that is not consistent with the spirit or theme of the Contest. Administrator's decisions are final and binding in all matters relating to the Contest, including but not limited to interpretation and application of these Rules. By entering the Contest, you are bound by these Rules and the decisions of the judges.

7. Winner Selection and Criteria. Winning entrants will be selected by a small panel of judges formed by Administrator and Sponsor that will each individually assess skill and assign points to: (a) the creativity of each Entry; (b) presentation of the prospective Junior Reporter in the Entry; and (c) the prospective Junior Reporter's passion and knowledge of both Administrator and NASCAR. Each of the three categories is weighted equally at ten points, with the total possible points that may be awarded to an Entry by a single judge being 30 points. The entrant with the most points received for their Entry will be the winner of the Grand Prize (the "Grand Prize Winner"). Five additional entrants who are not declared the Grand Prize Winner and who have received the second to sixth most points in the Contest for their Entries (collectively, the "Consolation Prize Winners;" and together with the Grand Prize Winner, the "Winners") will each receive the Consolation Prize. If there is a tie in determining the Grand Prize Winner or a Consolation Prize Winner, then the individual category scores of the tied Entries will be examined and the Entry with the higher score in at least two of the categories will be declared the Grand Prize Winner, and the Entry with the lower scores will be a Consolation Prize Winner. If a tie persists, then a designated member of Sponsor's or Administrator's executive team who was not originally a member of the panel will assess the tied Entries, assign points for each category, and declare the Grand Prize Winner. Ties for any Consolation Prize Winner will also be determined according to this process, with the lower scoring Entry not declared a Winner in any capacity.

8. Prizes. Grand Prize Winner will receive: (a) three round-trip commercial airline tickets from their designated airport to Charlotte Douglas International Airport, with travel on or about October 9, 2026 through October 12, 2026 (exact travel dates to be determined by Sponsor); (b) one hotel room selected by Sponsor to accommodate Grand Prize Winner, the Junior Reporter, and one guest; (c) other reasonable travel accommodations as provided by Sponsor; (d) three VIP passes to the

NASCAR Cup Series race at Charlotte Motor Speedway on October 11, 2026 (the “Event”) that grant access to the garage, pre-race driver meeting, and VIP hospitality provided by Administrator; and (e) the opportunity to interview and create content with a driver of Administrator (the “Grand Prize”). The estimated total value of the Grand Prize is \$4,000. Consolation Prize Winners will each receive a prize package that includes one hat autographed by all three drivers of Administrator and one Gainbridge Super League soccer kit autographed by Daniel Suárez (the “Consolation Prizes”; and together with the Grand Prize, the “Prizes”). The estimated total value of each Consolation Prize is \$200. No cash or other substitution of a Prize is permitted and the Prizes are nontransferable. All Prize-related expenses, including without limitation all federal, state, and local taxes, are the sole responsibility of each respective Winner. The Winner must note that the value of the Prize is taxable as income and an IRS Form 1099 will be filed in the name of the Winner for the full value of the Prize. Acceptance of the applicable Prize by each Winner constitutes the issuance of a license to Administrator, Sponsor, and their designees to use Winners’ (including specifically the minor child featured in each Entry, and all other individuals included on or related to the applicable Entry) names, likenesses, voices, signatures, photographs, images, distinctive appearances, gestures, mannerisms, biographical information, Entry and other statements for purposes of advertising, promotion, and publicity in all media, now or hereafter known, throughout the world in perpetuity without any additional compensation, notification or permission, except to the extent prohibited by law.

9. The Grand Prize is contingent on the occurrence of the Event, and on the Grand Prize Winner being permitted to attend in person. If, for any reason: (a) the Event is cancelled, postponed, or rescheduled to any date other than October 11, 2026; (b) the Event is held without spectators, with reduced capacity, or under any other condition that prevents or restricts the Grand Prize Winner from attending; (c) attendance at the Event or access to the facility is prohibited, restricted, or conditioned by any governmental authority, public-health order, court order, policy, sanctioning body, or any other third party; or (d) any other event beyond Administrator’s or Sponsor’s reasonable control affects the conduct of the Event or the Grand Prize Winner’s ability to attend, then the Administrator or Sponsor may, in their sole and absolute discretion: (i) cancel the affected portion or the entirety of the Grand Prize and award no substitute or alternative; (ii) substitute the affected portion or the entirety of the Grand Prize with a Consolation Prize or prize component of equal value, as determined by the Sponsor in their sole discretion; or (iii) award only those portions of the Grand Prize that remain feasible to deliver. Neither Administrator nor Sponsor will be responsible for awarding any portion of the Grand Prize that is affected by any cancellation, postponement, rescheduling, restriction, or other disruption described in this section, and Sponsor will have no liability to Grand Prize Winner or any other person for any costs, expenses, damages, or losses incurred in connection with any such disruption. Grand Prize Winner is not entitled to any refund, cash equivalent, or other compensation for any unused, undelivered, or modified portion of the Grand Prize. Odds of winning the Grand Prize will depend on the total number of eligible entries received before the Entry Deadline.

10. Winner Notifications. Winners will be notified by email or phone using the phone number or email address included in the Entry no later than 5:00 p.m. ET on September 8, 2026. IT IS YOUR SOLE RESPONSIBILITY TO CONFIGURE YOUR EMAIL OR PHONE SETTINGS SO AS TO ACCEPT COMMUNICATIONS FROM ADMINISTRATOR. Administrator is not liable for a Winner’s failure to receive notices for any reason, including spam, privacy settings, or junk mail filtering. If a Winner cannot be contacted, is ineligible, or otherwise fails to respond to the notification from Administrator within 48 hours of receiving it, then the applicable Prize may be forfeited and an alternate winning entrant selected. Winners may, in Administrator’s discretion, also be contacted by Administrator via social media through mentioning, messaging, or tagging Winner’s social media account if included in

the Entry information. Winners may be required to complete and execute a declaration and release agreement in connection with receiving the applicable Prize. Receipt by a Winner of a Prize offered in the Contest is conditioned on compliance with all federal, state, and local laws and regulations. ANY VIOLATION OF THESE RULES BY A WINNER WILL, AT ADMINISTRATOR'S SOLE DISCRETION, RESULT IN THE WINNER'S DISQUALIFICATION FROM THE CONTEST AND ALL PRIVILEGES AS A WINNER WILL BE IMMEDIATELY TERMINATED.

11. Compromise of Contest Security.

a. Administrator reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Contest should virus, bug, non-authorized human intervention, fraud, or other cause beyond Administrator's reasonable control corrupt or affect the administration, integrity, security, fairness, or proper conduct of the Contest, as determined by Administrator in its sole discretion. In such case, Administrator may select Winners from all eligible Entries received before or after (if appropriate) the action taken by Administrator in a manner it determines, in its sole discretion, to be fair, appropriate and consistent with these Rules. In the event the Contest is cancelled before the Entry Deadline, a notice will be posted across Sponsor's and Administrator's official social media accounts.

b. Administrator reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the Entry process or the operation of the Contest or violates these Rules. Administrator has the right, in its sole discretion, to maintain the integrity of the Contest, to void Entries for any reason, including but not limited to multiple Entries by the same person or the use of bots, macros, scripts, or other technical means for entering the Contest.

c. Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Contest is a violation of criminal and civil laws, and should such an attempt be made, Administrator reserves the right to seek damages from any such entrant to the fullest extent permitted by law, including criminal prosecution.

d. Administrator's failure to enforce any term of these Rules does not constitute a waiver of that term.

12. Release and Limitation of Liability.

a. By submitting an Entry and participating in the Contest, you: (i) agree to release and hold Administrator, Sponsor, their sponsor and supplier partners, and all of their parent, subsidiary, and affiliate companies, and each of their respective owners, officers, directors, agents, and employees, along with Meta, X, LinkedIn, and TikTok (collectively, the "Released Parties"), harmless against any claims and liability arising in whole or in part, directly or indirectly, out of: (1) participation in the Contest; (2) misuse, nonuse, or use of each Prize; (3) unauthorized human intervention in any part of the Entry process or the Contest; or (4) electronic or human error in the administration of the Contest or the processing of Entries; (ii) waive all rights to claim punitive, incidental, consequential, and multiple damages, attorneys' fees, or any damages other than actual out-of-pocket costs incurred to enter the Contest; and (iii) agree to indemnify and defend the Released Parties against any third-party claim or expense (including reasonable attorneys' fees) arising out of your Entry or your breach of these Rules.

b. Released Parties are not responsible for: (i) incomplete, lost, late, damaged, inaccessible, corrupted, inaccurate, illegible, misdirected, garbled, delayed or undelivered Entries;

(ii) any technical, mechanical, printing, typographical, human or other error relating to or in connection with the Contest, including, without limitation, errors which may occur in the administration of the Contest, the processing of Entries, the announcement of the Prizes or in any Contest-related materials; (iii) technical hardware or software malfunctions or failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled or delayed computer transmission, which may limit the ability to participate; or (iv) any liability for damage to any computer system or mobile device resulting from participating in, or accessing or downloading information in connection with the Contest.

13. No Warranties. Neither Administrator nor Sponsor makes any warranties regarding the Prizes furnished as part of the Contest. Without limiting the foregoing, everything regarding the Contest, including the website and all Prizes, are provided “as is” without warranty of any kind, either express or implied, including without limitation the implied warranties of merchantability, fitness for a particular purpose, or non-infringement. Some jurisdictions may not allow the limitations or exclusions of liability for incidental or consequential damages or exclusion of implied warranties, so certain limitations or exclusions may not apply. Check local laws for any restrictions regarding these limitations or exclusions.

14. Governing Law and Disputes. All issues and questions concerning the construction, validity, interpretation and enforceability of these Rules or your rights and obligations in the Contest, with regard to Administrator or any of the Released Parties, is governed by and construed in accordance with the laws of North Carolina without giving effect to its principles of conflict of laws. All actions, proceedings, or litigation relating to the Contest will occur in Mecklenburg County, North Carolina. You consent to the jurisdiction of the state and federal courts of North Carolina with respect to any action, dispute, or other matter pertaining to or arising out of the Contest and acknowledge that those courts would be a convenient forum.

15. Privacy/Use of Data. Administrator and Sponsor will be collecting personal data about entrants online in accordance with their respective privacy policies. Please review Administrator’s [privacy policy](#) and Sponsor’s [privacy policy](#). By participating in the Contest, entrants agree to Administrator’s and Sponsor’s collection and use of their personal information and acknowledge that they have read, understood, and accepted both Administrator’s and Sponsor’s privacy policies.

16. List of Winners. To obtain a list of Winners, send an email to sponsorship@group1001.com before 5:00 p.m. ET on October 10, 2026.

17. No Implied Endorsement. The names of individuals, groups, companies, products and services mentioned in these Rules, and any corresponding likenesses, logos and images thereof reproduced in these Rules, have been used for identification purposes only and may be the copyrighted properties and trademarks of their respective owners. The mention of any individual, group or company in connection with the Contest, or the inclusion of a product or service as the Prize, does not imply any association with or endorsement by such individual, group or company or the manufacturer or distributor of such product or service and, except as otherwise indicated, no association or endorsement is intended or should be inferred.

18. Children's Online Privacy Protection Act (COPPA) Notice. The Children's Online Privacy Protection Act of 1998 and its implementing regulations (16 C.F.R. Part 312) require operators of online services directed to children under 13 to provide notice to, and obtain verifiable consent from, a parent/guardian before collecting, using, or disclosing personal information from a child. Sponsor

is the operator responsible for the personal information collected in connection with this Contest. Questions or requests concerning your child's information may be directed to:

Gainbridge Insurance Agency, LLC
Attn: Privacy -- Junior Reporter Contest
10555 Group 1001 Way
Zionsville, Indiana 46077
Email: legal@group1001.com

a. Information Collected from the Child. In connection with an Entry, the following personal information about the child is collected: (i) first name; (ii) age; (iii) state of residence; (iv) the child's video and/or photographic submission (which contains the child's image, voice, and likeness); (v) favorite Spire Driver, and (vi) any information the child voluntarily includes in the submission. We do not knowingly collect the child's full home address, telephone number, email address, precise geolocation, Social Security number, persistent identifiers used for behavioral advertising, or any other information not reasonably necessary to administer the Contest.

b. Information Collected from the Parent/Guardian. From the parent/guardian we collect: (i) full name; (ii) mailing address; (iii) email address; (iv) telephone number, and (v) government-issued form of identity verification as described below.

c. How the Information Is Used. Information is used solely to: (i) administer the Contest, verify eligibility, and communicate with the parent/guardian about the Entry; (ii) select, notify, and award Prizes to Winners; (iii) fulfill promotional purposes; and (iv) comply with legal, tax, and regulatory obligations. Information will not be sold, and will not be disclosed to third parties except to service providers acting on Sponsor's or Administrator's behalf under written confidentiality obligations, or as required by law.

d. Verifiable Parental Consent. Before any Entry is accepted for the Contest, the submitting parent/guardian must complete the parental consent form and verify their identity by signing and returning the consent form via postal mail, facsimile, or electronic scan in accordance with COPPA-approved methods. No entry submitted without completed Verifiable Parental Consent will be eligible, and any personal information received without VPC will be deleted within a commercially reasonable time.

e. Parental Rights. At any time, the parent/guardian may: (i) review the personal information Sponsor has collected from their child; (ii) request deletion of the child's personal information; and (iii) refuse to permit further collection or use of the child's information. Requests should be sent to the contact above. Sponsor will honor verified requests within thirty (30) days. Please note that deletion of the child's information after submitting an Entry will result in disqualification from the Contest, including forfeiture of any unawarded Prize.