

HOLD HARMLESS AGREEMENT

Spain

Participant's Agency Name/Code: _____

I/We, _____

of the City of _____ State of _____,

in consideration of participating in the Auto-Owners Spain incentive travel program, do hereby acknowledge and agree to assume all risks in connection with the travel program, and further release, waive, discharge and hold harmless Auto-Owners Insurance Company and Gavel International and their affiliates, officers, employees, agents, successors and assigns from all liability to myself, spouse, children, parents, legal representatives, heirs and assigns, for any and all known and unknown illnesses and personal injuries, including death and property damage which I/we may sustain while on the trip, including all risks connected therewith, whether caused by the negligence of Auto-Owners Insurance Company or Gavel International, or not.

Please note that late cancelation of travel can result in cancellation fees, due to the cost of non-refundable airline tickets, hotel rooms, travel planning fees and other services.

I/We have read and voluntarily sign this agreement on this ____ day of _____, 20____.

WITNESS

WITNESS

PARTICIPANT SIGNATURE

PARTICIPANT SIGNATURE

Return this form, along with copies of all passports to:

MAIL

Auto-Owners Insurance Company
ATTN: INCENTIVE TRAVEL DEPARTMENT
P.O. Box 30660
Lansing, MI 48909-8160

EMAIL:

incentive.travel@aoins.com