

Fundación **MAPFRE**
A W A R D S
FOR **S O C I A L**
I N N O V A T I O N

Terms and Conditions of the Call

Academic partner

1. INTRODUCTION

Fundación MAPFRE is launching the fifth edition of the **Fundación MAPFRE Awards for Social Innovation** in collaboration with the business school IE University, which looks after the academic side. The two organizations, which are global leaders in their respective areas of expertise, are joining forces in this edition to support innovative initiatives that offer significant potential for social impact. Together, they seek to work with communities of social innovators in their geographical regions of reference to identify projects with the best chance of effecting social transformation and to give them a game-changing boost.

The three geographical regions targeted by the awards this 5th edition are Brazil, the rest of Latin America, and Europe.

The objective of the **Fundación MAPFRE Awards for Social Innovation** is to facilitate the development of proposals that, by their very nature, resolve and improve specific aspects of the world in which we live. At this year's awards, these aspects focus on three specific categories: 1) Prevention and Mobility, 2) Senior economy, and 3) Health improvement and digital technology (e-Health).

Out of all the projects proposed from each of the three regions specified above, nine projects will be selected (three in each category, one for each of the three regions). The representatives of the finalist projects will receive support from a mentor and region-wide publicity for their project.

The nine finalist projects will take part in the grand final and their projects will be widely publicized in social profiles and both the online and offline media, among other supports. Each of the promoters of the three winning projects (one in each category) will be awarded in addition a cash prize of €40,000 in accordance with the terms and conditions specified in Point 9. They will also receive support from a coach specializing in presentation skills, a PR and communications expert, an expert in growing social innovation projects, and free professional consultancy in relation to the business aspects of their respective projects.

This competition therefore offers all the necessary support in a variety of key aspects to the representatives of the 9 finalist projects, from which the three winners will emerge.

1. INTRODUCTION

These aspects are:

- a. Promotion:** This entails publicizing and disseminating information on the finalists and winners through a variety of channels.
- b. Communication and Public Relations:** This consists of supporting, guiding and assisting the selected finalists so they can make the most of the opportunities of increased exposure and contacts that the awards will engender. This support will be provided through expert mentors, in addition to all the exposure they will get in the innovation ecosystem as a result of their participation in the grand final.
- c. Funding:**
 - ◆ Exposure to potential sources of funding: The finalist projects will be presented to a jury, private investors and other potential backers during the grand final.
 - ◆ Cash prize: The promoters of the winning projects, one per category, will receive a cash prize of €40,000 from Fundación MAPFRE in the form of a donation.
 - ◆ Travel and accommodation expenses for the representative of the finalist projects to attend the events arranged as part of the competition (consisting of a trip for the person designated as the project's representative, who will be responsible for presenting the project at the grand final). If, for reasons of public health or social instability, and at the sole discretion of Fundación MAPFRE, it is decided that the event should take place with the remote attendance of all or part of the projects, there will be no compensation whatsoever for the withdrawal of these expenses, either in cash or in kind, and Fundación MAPFRE will have no obligation to invest in any other activity related to this call.
- d. Professional support for competitors:** Online mentoring for the representatives of the finalists, who must commit to actively participate in this support program as described in these Terms and Conditions.

2. NATURE OF THE PROJECTS

Projects and initiatives related to the social innovation ecosystem that are submitted by their promoters, whether entrepreneurs or not, will be accepted for entry to the competition, provided they meet the requirements detailed in Point 3 of these Terms and Conditions.

These projects or initiatives can be a spin-off from a university or from any other individual or entity that supports them, whether it has the legal structure of a trading company, foundation, association or similar entity in the country of origin, provided that they meet the assessment criteria set forth in these Terms and Conditions.

By way of example, project promoters might be university or business school students, scientists, researchers, university teaching staff or entrepreneurs with an innovative projects – i.e. either natural persons (whether individuals or professionals) or legal entities, provided they meet the requirements set forth in Point 3 of these Terms and Conditions.

Each project must be fall within at least one of the following three categories:

A. PREVENTION AND MOBILITY

Fundación MAPFRE has worked tirelessly for more than 25 years on the prevention of accidental injuries, with a particular focus on those resulting from road traffic accidents. Despite this, traffic accident injuries are the main cause of death worldwide in children and young people aged between 5 and 29, according to the WHO. The vast majority of these injuries, like any other accidental injury, are largely preventable.

This category aims to publicly recognize and implement the initiatives and solutions that help to build safer societies and prevent road and any other type of accidents, at all times within the sphere of accidental injuries.

Focus areas:

1. Prevention of accidental injuries:

- 2.1. Prevention of fires and burns
- 2.2. Prevention of household injuries
- 2.3. Prevention of childhood injuries of every kind

2. Safe and sustainable mobility

2. NATURE OF THE PROJECTS

1. Prevention of accidental injuries: The solutions should have the following objectives:

- ◆ To reduce the risk of everyday accidents that might result in injuries
- ◆ To minimize the consequences of any injuries that accidents may cause
- ◆ To instill a greater social culture of injury prevention as part of societal wellbeing
- ◆ To make prevention accessible to every stratum of society.

Some examples:

- ◆ Educational tools for preparing household evacuation plans.
- ◆ The design of tools that fulfil their basic function without posing a risk to their users (e.g. a knife that does not represent a hazard to the fingers of its user).
- ◆ Systems that reduce the risk of falling for extrinsic causes or which minimize the risk of injury in the event of a fall.
- ◆ The design of toys or play areas that demonstrably reduce the risk of any kind of injury to children while continuing to fulfill the purposes of physical and cognitive development and encouraging curiosity, creativity and independence.
- ◆ Educational innovation, based on the use of new technologies in the field of accidental injury prevention.

2. Safe and sustainable mobility. The solutions should have the following objectives:

- ◆ To reduce the risk of accidents that may lead to injury when people are traveling.
- ◆ To minimize the consequences of any injuries these accidents may cause.
- ◆ To instill a greater social culture of injury prevention as part of societal wellbeing.
- ◆ To make prevention accessible to every stratum of society.
- ◆ That the different mobility options are environmentally-friendly.

2. NATURE OF THE PROJECTS

Some examples:

- ◆ Support systems that warn drivers in the event of a risk or hazard (such as when a driver is about to jump a red light).
- ◆ Systems that generally improve the safety of vulnerable users of the public highway.
- ◆ Strategies that can identify a decline in the driver's ability to drive safely.
- ◆ Systems that reduce the risk of falling for extrinsic causes or which minimize the risk of injury in the event of a fall.
- ◆ Technologies aimed at improving the transport safety of the most vulnerable groups: children, people with functional diversity, cyclists, elderly users of the public highway, personal or urban mobility vehicles, motorcyclists, etc.
- ◆ Disruptive initiatives in the field of environmental sustainability associated with Smart Cities through mobility which represent a net improvement in road safety.
- ◆ Innovative projects that allow vehicles to communicate with their surroundings to improve road safety (V2X).

B. SENIOR ECONOMY

Fundación MAPFRE strongly believes that the demographic challenge we are currently facing presents society as a whole with some great opportunities, given that the adult population needs specific solutions to improve their quality of life and continue playing an active role in society.

The aim of this category is to promote and publicize unusual initiatives that offer solutions for the 55-75 age group in the areas described in the phenomenon that the Foundation calls "Ageingnomics", aka the senior economy or the silver economy.

2. NATURE OF THE PROJECTS

Focus areas:

1. **Training and employment**
2. **Social protection: from work to retirement, financial education**
3. **Leisure and free time**
4. **Other: housing, fashion, improving infrastructures in towns and cities**

1. **Training and employment:** the solutions should have the following objectives:

- ◆ To promote training and skills development to increase adult employability so that people can extend their working life or start a business, if this is their wish.
- ◆ To promote training that helps to reduce the technological gap in this age group.
- ◆ To support generational inclusion models to promote employment and self-employment so this age group can maintain and/or complement their source/s of income.

Some examples:

- ◆ Technological platforms for upskilling.
- ◆ Services that help adults in the 55-75 age group to gain additional qualifications.
- ◆ Initiatives that help to identify business opportunities to encourage senior entrepreneurship.
- ◆ Programs to encourage companies to retain or recruit senior talent.

2. **Social protection:** from work to retirement, financial education. The solutions should have the following objectives:

- ◆ Protection and security to enable people to deal with the challenge of quality retirement when the time comes.
- ◆ Financial education targeted at longevity.

Some examples:

- ◆ Financial solutions that facilitate the release of real estate assets
- ◆ Services to facilitate lifelong savings
- ◆ Initiatives to raise awareness of people in general and companies in particular of the need for foresight in view of our ever-increasing life expectancy.

2. NATURE OF THE PROJECTS

3. Leisure and free time: These initiatives should be targeted at the personal growth of the senior segment through culture, recreation, and enjoyment of their free time.

Some examples:

- ◆ Initiatives that provide leisure and entertainment solutions for this age group.
- ◆ Projects that encourage lifelong learning in this age group, with training programs and initiatives that are tailored to their needs (higher education, vocational training, and executive education).
- ◆ Services that encourage the socialization of seniors and help to solve potential loneliness issues in this age group.

4. Other: Housing, fashion, improving the infrastructures of towns and cities. The initiatives should be targeted at improving the quality of life of senior citizens/the elderly.

Some examples:

- ◆ New products and services that make it easier for elderly people to stay in their homes.
- ◆ Technologies that make life in the home easier for adults in the 55-75 age group.
- ◆ New smart fabrics and clothing and footwear designs that help adults in the 55-75 to feel comfortable without relinquishing fashion.
- ◆ Initiatives to make regions more age-friendly to adults in the 55-75 age group and older.

C. HEALTH IMPROVEMENT AND DIGITAL TECHNOLOGY (E-HEALTH)

The incorporation in recent decades of new technologies in the field of health is bringing about important advances in the prevention, diagnosis, follow-up and treatment of patients. This has had a direct impact on increased life expectancy, quality of life, and the safety of healthcare procedures. Additionally, e-health offers great opportunities to help better understand our lifestyles and take personal control of certain diseases.

This category aims to promote and publicize initiatives that use technology (e-health) to help people enjoy a healthier life and assist in the prevention, diagnosis, treatment and follow-up of diseases.

2. NATURE OF THE PROJECTS

Focus areas:

1. **Improving healthy habits**
2. **Diagnosis and treatment of diseases**
3. **Monitoring and safety in healthcare procedures**

1. **Improving healthy habits:** Initiatives that help to improve our culture of health, incentivizing healthy behaviors and helping to change unhealthy ones.

Some examples:

- ◆ Platforms or apps that help to improve diets, physical activity, and emotional wellbeing.
- ◆ Tools that help people stick to lifestyle improvements.
- ◆ Gadgets that monitor different parameters.

2. **Diagnosis and treatment of diseases:** Projects that contribute to the early diagnosis of diseases or improve the administration, adherence to and results of treatments.

Some examples:

- ◆ Telemedicine services
- ◆ Big data or AI apps that contribute to early diagnoses
- ◆ Portable or minimally-invasive devices that help to diagnose or treat diseases
- ◆ Robotics
- ◆ Virtual reality apps used in rehabilitation processes that help to reduce recovery times
- ◆ 3D printed prosthetics
- ◆ Personalized medicine

2. NATURE OF THE PROJECTS

3. Monitoring and safety in healthcare procedures: Tools that help to make healthcare systems safer, more efficient, and more sustainable.

Some examples:

- ◆ Big data or smart apps that help to minimize adverse events
- ◆ Telemedicine services
- ◆ Systems that allow access to medical data at any time and from any location
- ◆ Tools that allow greater access to health services

3. COMPETITION REQUIREMENTS

Formal requirements: To take part in the competition, the project representative must correctly complete the online form about the project. There is a specific amount of time available to do so, and the form must be submitted before the end of the proposal stage on 15 November 2021.

You should register your submission on the Fundación MAPFRE Awards for Social Innovation website (<https://innovationawards.fundacionmapfre.org/>) and the following information must be provided:

- ◆ Basic contact information for all competitors and their projects, including the designated email address for notification purposes.
- ◆ Identification of the member of the team who will act as the team's representative for all relevant purposes.
- ◆ Information about the project
- ◆ Project milestones.
- ◆ Future of the project.
- ◆ Other relevant information, such as the Summary, which is given a lot of importance when assessing the project.
- ◆ A short 3 minute video (pitch) that addresses the general evaluation parameters.

This information should be submitted in either Spanish, English or Portuguese.

Material requirements: To be considered as a candidate, the project must be linked to one of the three categories identified earlier. The same project may be suitable for submitting for more than one category, though you should bear in mind that the assessors will consider the proposal in the light of the category for which it is presented.

Geographical requirements: The project should be submitted in the geographical area where its representative, or the entity promoting it, resides, notwithstanding the fact that it may well have a social impact in other regions. This must be in one of the three regions to which these awards apply, i.e. Brazil, the rest of Latin America, and Europe.

Human resources requirements: The projects submitted for the awards must have been developed by individuals or working groups with at least one team member working full-time on the project (hereinafter known as "the teams"). The teams may be attached to or form part of organizations or entities within which the projects are being carried out, or the project may be developed independently.

3. COMPETITION REQUIREMENTS

Project maturity requirement: The projects submitted must have at least one prototype/ pilot test of the social innovation idea involving user participation.

Associated legal aspects. The organizers of the awards reserve the right not to consider any entries that are contrary to the basic parameters of creating a social ecosystem, those that are based on paralegal or illegal elements or with a dubious reputation, or those that may be considered to involve legal risks.

Financial requirements: If the person or entity promoting the project submitted receives some form of income from it, this may not have exceeded €150,000 in 2020 (including donations, contributions, public subsidies, or turnover, if any).

Funds contributed in a personal capacity by the promoters themselves through capital increases, loans or lines of credit are not included in the above income. The amount of the cash prize awarded to the project, if applicable, is also exempt.

In the case of multi-year allocations to a project, any items effectively paid in 2020 will count as income, not the total amount of the multi-year allocation.

If the promotor of the project had an income of more than €150,000 euros in previous years, but a lower income than this in 2020, he/she may participate in the competition if they can properly justify this decrease in revenue.

In accordance with the foregoing, any projects that have received other public or private financial support are not excluded from the competition so long as these sums do not, as a whole, exceed the maximum income limit specified in the previous paragraph.

4. REPRESENTATION

Each project submitted must identify a natural person as its representative, who will act on its behalf and as a point of contact between the project and the organizers of the awards, along with the details of the rest of the team who are endorsing the project's candidacy, if applicable. This representative undertakes to present the candidacy, if selected, and attend the grand final in person which will be held in Madrid, and prior to his/her participation in this event to engage in the training and support provided by the online mentors described in these Terms and Conditions.

The failure of any representative to engage in these preparatory activities for the event, or their absence from any activity or event for any reason, will result in disqualification.

Thus while the projects may be supported by external people or institutions, the team representative must participate in the support program and will also be the person responsible for defending the project in person at the grand final. Consequently, the failure to appear at the grand final, for whatever reason, will be sufficient cause to disqualify the shortlisted candidate. Exceptionally, in the event that the grand final is held online, the candidate can defend his/her project with another member of the team.

Likewise, the person defending their project will be the person designated as the main representative of the project in the Innova Network (Red Innova).

5. GENERAL ASSESSMENT CRITERIA

The level of interest of the projects submitted will be assessed in accordance with the criteria of social impact, innovation, viability, the strength of the team, the maturity of the concept, and associated legal aspects.

The following criteria will be considered by the assessors and members of the jury when evaluating the projects, although this is not an exhaustive list:

- a) Potential for positive social impact in one of the three award categories:** The positive social impact of the project will be assessed in terms of both its size (the number of people and/or groups affected) and reach (how it helps or finds a solution to a small or large-scale problem).
- b) Innovation level of the project:** The novelty and disruptive nature of the projects submitted to the competition and the arguments that justify its value to become an actual solution.
- c) Project viability:** The viability of the projects will be evaluated from a technical, economic and organizational perspective.
- d) Maturity of the idea, as demonstrated by initial test/pilot results.** The prototype is an important factor to be taken into account, despite the difficulty in assessing it, so it must be presented in terms of an analysis of its operation, scalability and results.
- e) Ability and experience of the team to develop the project in question.** The team's potential is another of the key criteria in assessing the project. The organizers believe that the sustainability and success of the project also depends upon the team's potential and level of involvement.
- f) Associated legal aspects:** Any projects about which there are doubts regarding their legal standing will be excluded.

No information will be provided on the individual assessments of any of the projects submitted.

6. PARTICIPATION PHASES OF THE AWARDS

The selection process involves the following phases:

1. Registration phase: The registration process is online and will be open from 4 October 2021 through to 23:59 (CET) on 15 November 2021. The system allows you to open and save the application form. Candidates can thus complete it at different times and send it once it has been completed, provided this is within the registration deadline.

2. Pre-selection of finalists phase: The projects submitted will be assessed and a selection made of the 9 finalists (1 per category per region, i.e. 3 finalists per region).

The finalist's position may be left unawarded if a sufficiently worthy project cannot be found in any of the three regions or/and categories.

3. Grand final phase:

a. Preparation: Once the finalists have been selected, the preparation phase begins during which the project representatives will start receiving training through online mentoring to strengthen the presentation of the project to potential investors/backers, increase the appeal of the presentation, and prepare for the grand final.

The active participation of the representative of the finalist project in these training sessions is mandatory. His or her absence, for whatever reasons, will entail his/her disqualification from the grand final, without the right to any form of compensation.

Exceptionally, the designated representative may waive this training in favor of another member of the team, but in this case it must be the latter person who defends the project at the grand final.

It will be the sole responsibility of the candidate or, if applicable, the member of the team occupying his/her place, to have all the necessary documentation (valid passport or visa) to be able to attend the grand final if it is held in person.

6. PARTICIPATION PHASES OF THE AWARDS

b. Grand final and announcement of winners: A major event with a big media impact will be held in Madrid, scheduled for April 2022, at which the finalist projects will be presented to a panel of experts invited by Fundación MAPFRE, with the participation of the IE University. The three winning projects (one per category) will be announced at the event during the closing ceremony that marks the end of the fifth edition of the Awards, where the project promoters will receive:

- A cash prize of €40,000 euros each, which will be released once the legally-required documents have been submitted.
- Free support from a coach specializing in presentation skills, an expert in public relations and communications, and an expert in growing social innovation projects.
- Free professional advice in relation to the business aspects of their respective projects.

Fundación MAPFRE may decide, at its sole discretion, that the grand final should be attended remotely by some or all of the participants for reasons of public health or social instability.

The winner's position may be left unawarded if a sufficiently worthy project cannot be found in any of the three categories.

Fundación MAPFRE's Innova Network (Red Innova): The Innova Network was created by Fundación MAPFRE to provide continuity to the Awards beyond the selection and competition process. This network was set up in 2018 and initially comprised the representatives of the semi-finalist projects from previous competitions. With additional members of the network being added progressively. After this fifth edition, the finalists will also be entitled to join the Innova Network.

Red Innova membership is considered to be part of the reward that the participating projects, through their representatives, have already received since they were designated as finalists. The essence of the network is based on the co-creation system, whereby members actively collaborate with each other. Our initial conclusions have found that the network provides the following advantages:

6. PARTICIPATION PHASES OF THE AWARDS

- Training: Training sessions on matters of general interest to enhance personal skills and the management of initiatives.
- Spreading the word: Prevalence of network members at the different editions of the Fundación MAPFRE Awards for Social Innovation.
- Exposure: The possibility of being appointed as Ambassador of the awards in their geographical region.
- All the other benefits associated with the co-creation process designed for these purposes by its members.

However, Fundación MAPFRE reserves the right to cancel this network at any time and for any reason, subject to prior notice to its members, over whom it may also exercise its rights as moderator in relation to any comments or activities it deems inappropriate or not commensurate with the purpose for which the network was set up.

7. DEADLINES AND SCHEDULE

The promoters should submit their projects via the website of the Fundación MAPFRE Awards for Social Innovation prior to identifying one representative per project. Confirmation of the registration of each project will be immediate once the documentation requested for each project has been completed.

The period for submitting candidacies opens on 4 October 2021 and closes at 23:59 (CET) on 15 November 2021.

Phases	Estimated dates
Registration	4 October 2021 – 15 November 2021
Analysis of projects submitted	December 2021 – February 2022
Notification of finalists	Second fortnight of February 2022
Preparation of Grand final	March-April 2022
Grand final	Planned for April 2022 (participation in prior preparations is mandatory)

8. JURY

The different juries involved in the various phases of the selection process will be made up of experts appointed by Fundación MAPFRE, with the participation of the IE University, as well as other experts invited by the two organizations. The jury's function is as follows:

- a. To assess and judge the projects submitted and select the finalists to take part in each of the three categories that will attend the grand final in Madrid.
- b. To select, at the grand final, one winning project in each category to receive the award.

Fundación MAPFRE Awards for Social Innovation reserves the right, unilaterally and without prior notice, to exclude any participant, and hence the candidacy of the project submitted for the competition, especially in those cases where there is suspicion or proof that there is an attempt to defraud, alter and/or interfere with, either directly or indirectly, the proper operation and the normal and legal process of this competition.

Both the organizers of the **Fundación MAPFRE Awards for Social Innovation** and the Jury appointed for the different phases will be empowered to interpret the Terms and Conditions of these Awards, and their decisions will be final and irrefutable.

Throughout the selection process of the finalists, confidentiality is guaranteed with regard to the ideas and/or projects submitted.

9. AWARDS

From all the applications submitted, up to three semi-finalists will be chosen per region for each of the three categories (a total of nine semi-finalists per region):

- ◆ Prevention and Mobility
- ◆ Senior economy
- ◆ Health Improvement and digital technology (e-Health)

All the finalists (9) will enjoy the following benefits through the person of their designated representative:

- ◆ Online support by one mentor per candidate to help strengthen the presentation of the project to investors/backers, enhance the appeal of the presentation, and help prepare for the grand final. Each representative of a finalist project will have two one-hour online meetings with their mentor. The representative's participation in these mentoring sessions is mandatory in order to take part in the grand final.
- ◆ Exposure of their project in both the conventional media (written press) and online supports (media outlets, website, social media, blogs, etc.).
- ◆ The chance to present their project at the grand final in Madrid, an event to which international experts and potential backers will be invited. It is possible that he presentation may be made online in the event that Fundación MAPFRE, at its sole discretion, decides that the event must be held remotely for reasons of public health or social instability.
- ◆ The travel and accommodation expenses of the representative of each finalist project will be covered by the **Fundación MAPFRE Awards for Social Innovation** (who must be the same person that receives the online mentoring). Any other expenses, for example for a companion of the representative, are payable by the participants. If, for reasons of public health or social instability, Fundación MAPFRE decides at its sole discretion that the event will be held with all or some of the representatives participating remotely there will be no compensation whatsoever for the withdrawal of these expenses either in cash or in kind, and Fundación MAPFRE shall have no obligation to invest in any other activity other than those related to this call.
- ◆ Joining the Innova Network (Red Innova).

9. AWARDS

The three winning projects (one per category) will receive their awards at the grand final in Madrid, which is expected to take place in April 2022, of which there will be wide media coverage. In addition to the benefits outlined above, the promoters of each winning project will receive:

- Cash prize of €40,000 in the form of a donation to the competing company or institution, if applicable, and otherwise to the member or members of the team of the winning project, to be shared pro-rata between them. This cash prize is subject to Spanish tax and money laundering laws. With regard to tax and [anti-money laundering](#) legislation, the award-winners are required to present Fundación MAPFRE with whatever documents may be required by the latter to comply with these regulations as a prerequisite for receiving the prize. Failure to deliver these documents will result in the loss of the prize.
- Support of a coach specializing in presentation skills, an expert in public relations and communications, and an expert in growing social innovation projects through online and/or in person sessions in the following areas: (1) presentation skills; (2) public relations and communications tools; (3) in-depth exploration of how to upscale/grow social innovation projects.
- The exact duration of the coaching for each of the winners will be determined by Fundación MAPFRE and IE University based on their needs, but will be a maximum of 15 hours in total.
- In addition, Fundación EY (FEY), a foundation that is collaborating with Fundación MAPFRE in the fifth edition of these awards, is offering free consultancy sessions to the three winners by a team of volunteer professionals from Ernst & Young on the business aspects of their respective projects. This collaboration will start within four weeks of the announcement of the award and must conclude within a maximum of nine months, unless extended by the written agreement of the parties for a specific period.

10. LEGAL CONSIDERATIONS

Definition of participant

The submission of a project as a candidate for the fifth edition of the **Fundación MAPFRE Awards for Social Innovation** confers the status of participant in this initiative to all those who identify themselves individually or the members of the team.

Participation conditions

Participation in the competition is free of charge and all participants must be natural persons or legal entities whose members are of legal age. All employees and service providers of Fundación MAPFRE, of MAPFRE as an institutional group, of the Instituto de Empresa (IE) and the IE Foundation, and of any entities associated with any of them, as well as their family members up to the second degree of consanguinity and the employees of those companies who have been involved in the development and/or mechanics of the competition, are excluded from it.

Any semi-finalists or finalists from previous editions of the competition are also excluded from this particular event.

Obligations and responsibilities of the participants

The fact of participating implies the full and unreserved acceptance of the competition Terms and Conditions. Participants guarantee the accuracy and truthfulness of the data provided to take part in the competition.

Participants are informed about, and expressly consent to by means of registering for this competition, the processing of their personal data to manage their registration and participation in this and future editions of the Fundación MAPFRE Awards for Social Innovation. Fundación MAPFRE, the Instituto de Empresa Foundation and INSTITUTO DE EMPRESA S.L. are the organizations responsible for processing these data.

If the data provided refer to third parties other than the participant, the participant undertakes to obtain their prior consent for their data to be communicated, and to inform them in advance of the purposes of processing these data, communications and any other terms provided in this document and in the Additional Information on Data Protection.

You may at any time exercise your right to the access, rectification, erasure, limitation, opposition and portability of your data.

You can consult the Additional Information on Data Protection at the following link:

https://www.fundacionmapfre.org/fundacion/es_es/politica-privacidad/privacy-policy-awards-social-innovation.jsp

10. LEGAL CONSIDERATIONS

Falsification of any type of data or the breach of any of the requirements set forth in these Terms and Conditions will provide sufficient cause for disqualification from the competition.

Obligations of finalists

Participants whose projects are selected as finalists undertake to work with their assigned mentor and present their project at the grand final. Fundación MAPFRE reserves the right to veto the presentation of those representatives who they consider do not meet the necessary requirements. If the project is being submitted by a team, they must designate a representative to present it at the final, if applicable, who must be the same person who actively participates in the support sessions. Failing any such identification, it will be assumed that the person who has presented the candidacy has the status of representative.

A summary of each project must be prepared by each finalist (according to the guidelines that will be provided) so that Fundación MAPFRE can publish a review of the finalist projects and a brief video presentation.

Participants whose projects are selected as finalists undertake to participate (one person per team; either in person, should this be the case, or remotely if decided by Fundación MAPFRE, at its sole discretion, for reasons of public health or social instability) in the support activities for the finalists which could take place in Madrid during the two days leading up to the grand final, and to present their project at the grand final. Fundación MAPFRE reserves the right to veto the presentation of those representatives who they consider do not meet the necessary requirements.

The finalists also undertake to participate in actions in the conventional media and online supports (websites, social media, etc.) that are deemed necessary for the promotion and broadcast of the initiative.

Obligations of the organizers of the Awards

The organizers of the **Fundación MAPFRE Awards for Social Innovation** undertake to coordinate the assessment of the projects submitted to the competition to determine which ones will be selected as finalists as well as the winning project in each category.

However, in the event that insufficient applications are received to fulfil at least one of the three categories in each of the three regions, or in the event that the organizers perceive an evident lack of quality in the projects submitted, they may declare one of the categories null and void or, as a last resort, postpone or cancel the competition.

11. INDUSTRIAL AND INTELLECTUAL PROPERTY RIGHTS

Ownership of the projects submitted for the competition

The ownership of all the projects submitted for the competition that are protected by, or likely to be protected by, Industrial and Intellectual Property Law corresponds to the authors and/or owners of the abovementioned projects.

Participants in the competition expressly guarantee and recognize that they are the legitimate owners of the projects submitted or, if applicable, have been given the express authorization of their legitimate owners for the projects to be disclosed through this competition.

Fundación MAPFRE and IE University do not accept any responsibility, either directly or indirectly, with respect to any type of controversy, dispute and/or legal action that may arise as a result of the publication, disclosure and/or broadcast of projects in the fifth edition of the **Fundación MAPFRE Awards for Social Innovation** without the mandatory consent of their legitimate owners.

Advertising and/or broadcast of the projects submitted to the competition

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The simple fact of participating in the fifth edition of the **Fundación MAPFRE Awards for Social Innovation** implies acceptance of the full content of these Terms and Conditions. The non-acceptance of any of the points that make up these Terms and Conditions precludes participation, and in the event that the person is selected and/or wins an award, the prize will be voided automatically.

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