

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



Collaborates



1. INTRODUCTION

Fundación MAPFRE is launching the sixth edition of the **Fundación MAPFRE Social Innovation Awards** in collaboration with the business school IE as an academic *partner*. The two organizations, global leaders in their areas of *expertise*, are joining forces to support innovative initiatives with the potential to make a major social impact. Together they are seeking to work with communities of social innovators in specific geographical regions in order to identify those projects with the best chance of effecting social transformation and give them a game-changing boost.

The geographical regions around which the awards are structured in this sixth edition are Brazil, the rest of Latin America, Europe and, as a new feature of this edition, the United States of America (centered on the state of Massachusetts).

The goal of the **Fundación MAPFRE Social Innovation Awards** is to facilitate the development of proposals that, by their very nature, resolve and improve specific aspects of the world in which we live. For this competition, these aspects have been concentrated into three categories: 1) Sustainable mobility 2) the Silver Economy and 3) Health improvement and digital technology (e-health).

From all those proposed in each of the four regions identified above, 12 projects will be selected (a total of 4 in each category, one from each of the four regions), with the representatives of the shortlisted projects receiving support from a mentor and visibility for their project.

The 12 shortlisted projects will participate in the grand final and will be publicized on social media as well as through online and traditional media outlets, among other mediums.

A representative from each of the three winning projects (one from each category) will receive an additional cash prize of 40,000 euros under the terms and conditions indicated in the Ninth rule; in addition, they will receive support from a mentor specialized in presentation skills, an expert in communication and public relations, an expert in social innovation project growth, as well as free professional consulting related to the business aspects of their respective projects.

This competition therefore provides all the necessary support to the representatives of the 12 shortlisted projects, from which 3 winners will emerge, one per category, in various key aspects.

1. INTRODUCTION

These areas are:

- a. Promotion and media spotlight:** this consists of publicizing the shortlisted and winning projects through a number of different channels.
- b. Communication and public relations:** this consists of supporting, guiding and assisting the shortlisted projects so that they can take maximum advantage of the opportunities presented by the exposure and networking potential provided by the awards. This support will be offered through specialist mentors who will help to enhance the messages and information that the projects send out to the world.
- c. Financing:**
 - ◆ Exposure to potential **sources of finance:** the shortlisted projects will be presented to a judging panel, private investors and other potential funders during the grand final.
 - ◆ Cash prize: Fundación MAPFRE will present the representatives of the **winning projects**, one in each category, with a cash prize of **40,000 euros**.
 - ◆ **Travel and accommodation expenses** for the representative of the shortlisted projects for attendance at the grand final convened within the framework of the competition (consisting of a trip for one person designated as representative and in charge of presenting the project at the grand final). If, for reasons of public health or social instability in the exclusive opinion of Fundación MAPFRE, it decides that the awards event should be held with the remote participation of all or some of the representatives of the projects, there will be no compensation for the elimination of these expenses, either in cash or in kind, and Fundación MAPFRE will have no obligation whatsoever to invest in any other activity related to this call.
- d. Competition Support:** online mentoring for the representatives of shortlisted projects, who commit to actively taking part in the said support program, in accordance with these terms and conditions.

2. CHARACTERISTICS OF THE PROJECTS

Projects or initiatives within the social innovation ecosystem which are submitted by their promoters, regardless of whether they are entrepreneurs or not, and providing they meet the requirements of **point 3 of these terms and conditions**, will be accepted for this competition.

A project or initiative can be an independent division (spin off) of a university or of any other person or entity to which it belongs, whether it has the legal structure of a trading company, foundation, association or similar entity in the countries of origin, providing it meets the criteria under these terms and conditions in order to be considered for this competition.

By way of guidance these can be project promoters, university students or business schools, scientists, researchers and university teaching staff, as well as entrepreneurs with an innovative project, i.e., both natural persons (individuals/professionals) and legal entities that meet the requirements of point 3.

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

A. SUSTAINABLE MOBILITY

The aim of this category is to recognize and promote initiatives and solutions that help to achieve more sustainable and safer societies, as well as to prevent traffic injuries and any other type of injury, always within the field of unintentional injuries.

Target areas:

1. Prevention of unintentional injuries:

- 2.1. Prevention of traffic injuries
- 2.2. Prevention of burns and fires
- 2.3. Prevention of injuries in the home
- 2.4. Prevention of childhood injuries of all types

2. Sustainable mobility

1. Prevention of unintentional injuries: the solutions should aim to:

- Reduce the risk of incidents in daily life, which may result in injury.
- Reduce the injury consequences of incidents that may occur.

2. CHARACTERISTICS OF THE PROJECTS

- ◆ Improve the social culture of injury prevention as part of societal well-being.
- ◆ To make prevention accessible to all segments of society.

Some examples:

- ◆ Educational tools for the development of home evacuation plans.
- ◆ Design of utensils that, while fulfilling their basic function, do not pose a risk to their users (for example, a knife that does not present any danger to the fingers of the people who use it).
- ◆ Systems that reduce the risk of falling due to extrinsic causes or that reduce the risk of injury in the event of a fall.
- ◆ Toy or playground designs that demonstrably reduce the risk of any type of injury to children, while still promoting physical and cognitive development, curiosity and creativity, and independence.
- ◆ Educational innovation, based on the use of new technologies, in the field of unintentional injury prevention.

2. Sustainable mobility. The solutions should aim to:

- ◆ Reduce the risk of travel incidents that may result in injury.
- ◆ Reduce the injury consequences of incidents that may occur.
- ◆ Improve the social culture of injury prevention as part of societal well-being.
- ◆ Make prevention accessible to all segments of society.
- ◆ Make the different mobility options environmentally friendly.

Some examples:

- ◆ Support systems for warning drivers in case of risk or alert (such as when the driver is about to run a red light).
- ◆ Systems that, in general, improve the safety of vulnerable road and street users.

2. CHARACTERISTICS OF THE PROJECTS

- Strategies for identifying a decline in the ability to drive safely.
- Systems that reduce the risk of falling due to extrinsic causes or that reduce the risk of injury in the event of a fall.
- Technology applied to improving the transport safety of the most vulnerable groups in society: children, people with functional diversity, cyclists, older drivers and personal or urban mobility vehicles, motorcyclists, etc.
- Disruptive initiatives on environmental sustainability linked to smart cities through mobility, representing a clear improvement in road safety.
- Projects that connect vehicles to road safety in an innovative fashion (V2X).

B. THE SILVER ECONOMY, OPPORTUNITIES FOR THE SENIOR POPULATION

At Fundación MAPFRE, we firmly believe that the demographic challenge we face presents great opportunities for all of society, as the adult population needs concrete solutions for improving their quality of life and helping them remain an active part of society.

This category is intended to raise the profile of and promote new initiatives that offer solutions for people between 55 and 75 years of age in the field of the Silver Economy (*"Ageingnomics"*).

Target areas:

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

1. **Training and employment:** solutions should aim to:

- Promote training and skills development for the employability of adults, enabling them to extend their working lives or to become entrepreneurs, where this is desirable for the individual.

2. CHARACTERISTICS OF THE PROJECTS

- Promote training to help reduce the technological gap for this age group.
- Build generational inclusion by means of models promoting employment and entrepreneurship, so that the older population can maintain and/or supplement their sources of income.

Some examples:

- Technological platforms for *upskilling* (promoting employability through training and improvement of skills and competencies).
- Services that facilitate the requalification of older adults.
- Initiatives that make it possible to identify business opportunities to encourage senior entrepreneurship.
- Programs designed to help companies retain or attract senior talent.

2. Social protection: from work to retirement, financial education. Solutions should aim to:

- Protect individuals faced with the challenge of achieving a quality retirement when the time comes.
- Promote financial education for longevity.

Some examples:

- Financial solutions that make it possible to liquidate real estate assets.
- Services to facilitate lifelong savings.
- Initiatives to sensitize and raise awareness among the population in general and companies in particular, of the need for foresight in the face of a longer life expectancy.

3. Leisure and free time: the initiatives must promote the personal growth of senior citizens through culture, leisure and the enjoyment of their free time.

Some examples:

- Initiatives aimed at providing leisure and entertainment solutions for this age group.
- Projects that promote ongoing training for this age group with training programs or initiatives tailored to their needs (higher education, professional training and executive education).
- Services that facilitate the socialization of adults between 55 and 75 years of age and that contribute to solving possible problems of unwanted loneliness that may be present in this group.

2. CHARACTERISTICS OF THE PROJECTS

4. Others: housing, fashion, infrastructure improvement in cities and towns. The initiatives must be aimed at improving the quality of life of the senior/older adults.

Some examples:

- New products and services that make it easier for older adults to remain in their homes.
- Technology that makes home life easier for adults between 55 and 75 years of age.
- New smart fabrics and clothing or footwear designs that help 55-75 year olds feel good without compromising on design.
- Initiatives to make the regions more friendly to older people.

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

The advent of new healthcare technologies in recent decades has led to important progress in terms of prevention, diagnosis, monitoring and treatment of patients, which has increased life expectancy, quality of life and safety in healthcare processes. Additionally, e-health offers great opportunities to help us learn more about our lifestyles as well as facilitating our self-management and monitoring of certain diseases.

This category is intended to raise awareness of and promote initiatives that utilize technology (e-health) to contribute to a healthier life and to help in the prevention, diagnosis, treatment and monitoring of diseases.

Target areas:

- 1. Improving healthy habits**
- 2. Diagnosis and treatment of pathologies**
- 3. Monitoring and safety in healthcare processes**

1. Improving healthy habits: initiatives that contribute to improving our health culture, providing an incentive for healthy behavior and helping to change that which is not.

2. CHARACTERISTICS OF THE PROJECTS

Some examples:

- ◆ Platforms or apps that help improve physical activity, emotional well-being or diet.
- ◆ Tools for improving compliance in the improvement of lifestyles.
- ◆ Gadgets that monitor various parameters.

2. Diagnosis and treatment of pathologies: projects that contribute to the early diagnosis of diseases or that improve treatment administration, adherence or outcome.

Some examples:

- ◆ Remote medicine services.
- ◆ The application of big data or artificial intelligence to support early diagnosis.
- ◆ Portable or minimally invasive devices to aid in the diagnosis or treatment of diseases.
- ◆ Robotics.
- ◆ Virtual reality applications applied to rehabilitation that help to reduce recovery times.
- ◆ 3D printed prostheses.
- ◆ Personalized medicine.

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

Some examples:

- ◆ The application of big data or artificial intelligence to help minimize adverse events.
- ◆ Remote medicine services.
- ◆ Systems that allow access to medical data at any time and from anywhere.
- ◆ Tools that allow greater access to healthcare services.

3. COMPETITION REQUIREMENTS

Formal requirements: in order to take part in this competition, the project representative must correctly fill out an online form about the project. There is a specific amount of time available to do this and it must be sent before the closing of the proposals phase which ends on 17 November, 2022.

The submission must be registered on the Fundación MAPFRE Social Innovation Awards website (<https://www.fundacionmapfre.org/en/social-innovation-awards/>) and you must provide the following:

- Basic contact information for all team members involved and their projects, including the email address at which they can receive notifications.
- Identification of one of the team members who will act as the team representative for all purposes.
- Information about the project.
- Project milestones.
- Future projection of the project.
- Other relevant information.
- A brief 3-minute video (pitch) that addresses the general evaluation parameters.

This information may be submitted in any of the following languages: Spanish, English and Portuguese.

Material requirements: In order for your submission to be considered, the project should be linked to one of the three categories mentioned above. The same project, if so desired, could apply to one or several categories, taking into account the fact that the evaluators will assess the said proposal in light of the category for which it is submitted.

Geographical requirements: The project will submit its entry in the geographical area where its representative or promoting entity resides, notwithstanding the fact that it could have a social impact on other regions but always within any of the four regions which these awards cover, namely: Brazil, the rest of Latin America, Europe and the USA.

Human resources requirements: The projects submitted for the awards must be undertaken by people or work groups that include at least one team member working full time on the project (hereinafter “the teams”). The teams can be attached to or form part of organizations or bodies where the projects are being carried out, or else can be undertaken independently.

3. COMPETITION REQUIREMENTS

Maturity requirement: The projects submitted must have at least one prototype/pilot trial of their social innovation idea that includes user participation.

Associated legal aspects. The organizers of the awards reserve the right not to consider entries that are contrary to the basic parameters of the creation of the social ecosystem, those based on paralegal or illegal elements or of a dubious reputation, as well as those that may be considered to pose a legal risk.

Financial requirements: In the event that the person or entity promoting the project submitted has any type of income, this may not exceed 150,000 euros in 2021 (including donations, contributions or public grants and turnover, if any).

Funds provided personally by the promoters themselves via capital increases, loans or lines of credit shall not be included in the said income. Any sum received as prize money for the project shall also be excluded from this income.

In the event of multi-annual allocations to the project, any item which had been effectively deposited in 2021 will be included, not the total amount of the multi-annual allocation.

If the project promotor had income exceeding 150,000 in previous years but less income in 2021 than the abovementioned maximum, they may take part if they are able to adequately demonstrate this reduction in income.

In accordance with the above, projects that may have received other types of public or private financial support are not excluded as long as this does not exceed the maximum level of income specified in the previous paragraph.

4. REPRESENTATION

Each project submitted must identify/nominate a specific individual as a representative of the submission who will act in its name and be a point of contact between the awards organization and the team if one exists. This representative undertakes with the presentation of the submission, if selected, to participate personally in the grand final to be held in Madrid and to receive prior to their participation in the same, the training and online mentoring support provided for in these rules.

Failure by the representative to take part in the said preparatory activities for the event or their failure to attend one and/or other event, for any reason, will lead to the disqualification of the submission.

Furthermore, projects can be supported by external persons or institutions but the team representative must take part in the support program and must personally defend the project at the corresponding grand final. A no-show at the grand final, whatever the cause, will be sufficient reason to withdraw the preselected submission. Exceptionally, if the grand final is held online, the representative may defend their project together with another team member.

Likewise, the person defending their submission shall be the person named as the project's main representative for the Red Innova.

5. GENERAL ASSESSMENT CRITERIA

The level of interest of the applications submitted will be assessed based on criteria relating to their potential social impact, innovation, viability, solidity of the team, the maturity of the concept and associated legal aspects.

The following criteria shall be taken into account by the evaluator and members of the judging panel in order to evaluate the submissions, although this is not an exhaustive list:

- a) The potential for positive social impact in one of the three award categories:** the project's positive social impact will be assessed, in terms of both its size (number of people or groups affected) and its depth (solution or help for a small or large-scale problem).
- b) Innovativeness of the project:** the innovative and disruptive nature of the project submitted to the competition and the arguments that demonstrate its value so that it can become a reality.
- c) Viability of the projects:** the viability of the projects shall be assessed from a technical, financial and organizational perspective.
- d) Maturity of the idea, demonstrated by the results of the initial trials/pilot tests.**
The prototype is an important element to take into consideration, despite how difficult it is to assess, therefore this should be submitted analyzing its functioning, scalability and results.
- e) Ability and experience of the team to be able to develop the proposal submitted.**
The team's potential is another key parameter in assessing the submission. The organization consider that the sustainability and success of the project also reside in the team's potential and level of involvement.

No information will be provided about the individual assessment of any project submitted.

6. PARTICIPATION PHASES FOR THE AWARDS

The selection process consists of the following phases:

- 1. Registration phase:** The registration process is online and will be open from October 3, 2022 until 23:59 (CET) on November 17, 2022. The system lets you open the submission form and save it as you work. This means that you can fill in the entry at different times and then send it, providing you do so within the registration phase.
- 2. Pre-selection phase of shortlisted projects:** the evaluation of the projects submitted and the selection of up to a maximum of 12 finalists (1 per category per region; in total, 3 finalists for each region), will be made by a judging panel made up of experts selected by the promoters of the Awards (Fundación MAPFRE and IE).

A place in the final may be left vacant in the event of not finding projects of sufficient merit in any of the regions and/or categories.

3. Final phase:

- a) Preparation:** Once the shortlisted projects have been chosen, a preparation phase is opened during which the representatives will begin to receive training through face-to-face online mentoring in order to strengthen the project submission in terms of investors/backers, to bolster the attractiveness of the submission and to prepare for the grand final.

The active participation of the representatives of the shortlisted submissions in said training sessions is compulsory; any no-show, for whatever reason, will entail the loss of their position and they will not be able to take part in the grand final awards ceremony, without any right to compensation.

In exceptional cases, the appointed representative of the submission could assign the said training to another member of the team, but the latter must then defend the project in the grand final.

It is the sole responsibility of the representative of the submission or, if applicable, of the team member taking their place, to have all the necessary documentation (passport or valid visa) to be able to attend the grand final in the event that it is held in person.

6. PARTICIPATION PHASES FOR THE AWARDS

b) Awards ceremony and announcement of winners: The grand final will be held in Madrid and is expected to take place on Thursday, May 11, 2023, through an event with extensive media coverage in which the shortlisted projects will be presented to an expert judging panel invited by Fundación MAPFRE, with the participation of IE. During the event, the three winning projects (one per category) will be announced in a closing ceremony marking the end of the sixth edition of the Awards. The representatives of these three projects will receive:

- ◆ A cash prize of 40,000 euros each, which will be paid once the legally required documentation has been provided.
- ◆ Free support from a coach specialized in presentation skills, an expert in public relations and communication, and an expert in the growth of social innovation projects.
- ◆ Free professional consulting related to the business aspects of their respective projects.

At its sole discretion, Fundación MAPFRE may decide to hold the grand final with some or all of the project representatives participating remotely for reasons of public health or social instability.

A place in the final may be left vacant in the event of not finding projects of sufficient merit in any of the three categories.

4. Red Innova Fundación MAPFRE: Red Innova is a network created by Fundación MAPFRE to provide continuity with the Awards beyond the competition selection process. This network was launched in 2018, initially comprising representatives of the semi-finalists, finalists and winners of past editions. Progressively more members will join this network. In this sixth edition, the projects shortlisted for the grand final will be able to join this Innovation network. Membership in Red Innova is considered part of the award that participating projects, through their representatives, receive as soon as they are selected as finalists.

The essence of the network is based on the co-creation system and active participation with the other members. Among our first conclusions, the advantages of this network consist of:

- ◆ **Education:** Training sessions on topics of general concern in order to boost personal skills and manage initiatives.

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- ◆ **Spreading the word:** Preeminent position of its members in the various editions of the Fundación MAPFRE Social Innovation Awards.
- ◆ **Exposure:** Possibility of being appointed an Ambassador of the awards in their geographical region.
- ◆ All the benefits arising from the co-creation process designed for these purposes between its members.

However, Fundación MAPFRE reserves the right to terminate said network at any time and for any reason, giving notice to its members. It can also exercise its rights as moderator with regard to any comment or activity it considers inappropriate for the purpose for which it was created.

7. DEADLINES AND SCHEDULE

Promotors must send their projects via the Fundación MAPFRE Social Innovation Awards website, after identifying one representative per project. Each registration will be immediately accepted once the documentation requested for each project has been completed.

The period for receipt of entries begins on 3 October, 2022, and ends at 23:59 (CET) on 17 November, 2022.

Actions	Estimated dates
Registration phase	From October 3, 2022, to November 17, 2022
Submission evaluation phase	December 2022 - February 2023
Communication of finalists	Second half of March 2023
Preparation for the grand final	March - April 2023
Grand final	Predicted for May 11, 2023 (participation in pre-training is mandatory)

8. JUDGING PANEL

The various panelists involved in the different phases of the process will comprise experts designated by Fundación MAPFRE, with the participation of IE, as well as other experts invited by the two organizations. Its function will be to:

- a. Evaluate and judge the projects received and choose the shortlisted projects in each of the categories that will attend the grand final in Madrid.
- b. Select the winning projects at the grand final, one in each category, that will receive an award.

Fundación MAPFRE reserves the right, unilaterally and without prior notice, to exclude any participant and consequently the candidacy of the project submitted to the competition, especially in those cases where suspicions exist or else it is noted that there is an attempt to defraud, alter and/or directly or indirectly interfere with the proper functioning and normal and legal running of this competition.

Both the promoters of the **Fundación MAPFRE Social Innovation Awards** and the designated judging panel for the different phases will have the right to interpret the terms and conditions of these Awards and their decisions will be final and irrefutable.

Throughout the selection process for the finalists and winners, confidentiality with regard to any ideas/projects submitted will be guaranteed.

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From all of the applications submitted, one finalist will be chosen per region for each of the three categories (in total, a maximum of 3 finalists per region):

- ◆ Sustainable mobility.
- ◆ Silver Economy.
- ◆ Health improvement and digital technology (e-Health).

All of the shortlisted candidates (12) will enjoy the following benefits, through the person designated as their representative:

- ◆ Online coaching by one mentor per application in order to strengthen the presentation of the project vis-à-vis investors/financiers, strengthen the attractiveness of the presentation and help prepare for the grand final. Each representative of a shortlisted project will have two one-hour online meetings with the mentor. The participation of the candidate's representative is mandatory in order to participate in the grand final.
- ◆ Project visibility in the conventional media (written press) and online media (communication media, 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. The presentation may be made online in the event that Fundación MAPFRE decides, for reasons of public health or social instability, at its sole discretion, that the event should be held in this format.
- ◆ Travel and accommodation expenses for the representative of each shortlisted project (who must be the representative who has received the online mentoring) will be covered by the **Fundación MAPFRE Social Innovation Awards**. Any other expenses incurred by the representative or all those of an accompanying person shall be borne by the participants. If, for reasons of public health or social instability in the sole judgment of Fundación MAPFRE, it is decided that the event should be held with the remote participation of all or some of the representatives of the projects, there will be no compensation for the elimination of such expenses, either in cash or in kind, and without Fundación MAPFRE being under any obligation to invest in any other activity related to this call.
- ◆ Incorporation into Red Innova.

The three winning projects (one per category) will receive their awards at the grand final in Madrid which is provisionally scheduled for May 2023, which will be widely covered by

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the media. In addition to the above-mentioned benefits, the promoters of the winning projects will receive:

- A cash prize of 40,000 € for the competing company or institute, if there is one, and, failing that, in favour of the member or members of the winning project team, pro rata among them. The cash prize is subject to the regulations on the prevention of money laundering and tax regulations in force in Spain, for which reason Fundación MAPFRE will apply the corresponding withholdings to the winner in accordance with Law 35/2006 on Personal Income Tax, Law 27/2014 on Corporation Tax and Royal Legislative Decree 5/2004 approving the revised text of the Law on the Income Tax of Non-Residents, as applicable in each case. In relation to tax and anti-money laundering regulations, the recipients of the prize are obliged to submit to Fundación MAPFRE any documents required by the latter in compliance with the same (and in particular, a certificate of tax residence for the purposes of the Convention to Avoid Double Taxation, where applicable) as a prerequisite for the awarding of the prize. Failure to provide these documents will result in the forfeiture of the prize.
- Coaching from a mentor specialized in presentation skills, expert in communication and public relations and expert in the growth of social innovation projects through online and/or face-to-face sessions in the following subjects: (1) presentation skills; (2) public relations and communication tools; (3) insight into empowerment in terms of the scaling up/growth of social innovation projects.

The exact duration of the coaching for each of the winners will be determined by Fundación MAPFRE and IE according to the needs of the winners, but will be a maximum of 15 hours in total.

- In addition, Fundación EY (FEY), Fundación MAPFRE's partner in the sixth edition of the awards, will provide the three winners with free consulting services on the business aspects of their respective projects, offered by a team of volunteer professionals from Ernst & Young. The collaboration will begin within four weeks of the awards being presented and should be completed within nine months.

10. LEGAL CONSIDERATIONS

Definition of participant

The presentation of candidatures for the sixth edition of the **Fundación MAPFRE Social Innovation Awards** grants all those who identify themselves individually or those who are members of a team, the status of *participants* in the aforementioned initiative.

Conditions of participation

Participation is free of charge and all participants must be natural or legal persons that must all be people of legal age. All employees and service providers of Fundación MAPFRE, the MAPFRE corporate group, Instituto de Empresa and Fundación IE or entities linked to any of these, as well as their relatives up to the second degree and the employees of those companies that have been involved in the development and/or mechanics of this competition, are excluded from participating in this competition.

Shortlisted projects from previous semi-finals and finals are excluded from this call for proposals.

Obligations and responsibility of the participants

The act of participating implies accepting, without exception, the terms and conditions of the competition. Participants guarantee the accuracy and truthfulness of the information provided to be able to participate in it.

Participants are informed and expressly consent to the processing of their personal data for the management of their registration and participation in this and future editions of the "Fundación MAPFRE Social Innovation Awards", where Fundación MAPFRE, Fundación Instituto de Empresa and Instituto de Empresa S.L. are the entities responsible for the processing.

If the data provided refers to third parties and individuals other than the participant, the latter guarantees to have obtained and to have the prior consent of the aforementioned third parties for the communication of their data and to have informed them of the purposes of the processing, communication and other terms provided for in this document and in the Additional Information on Data Protection.

The rights of access, rectification, suppression, limitation, opposition and portability may be exercised at any time.

You can consult the additional information on data protection at

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

10. LEGAL CONSIDERATIONS

Falsification of any type of data, or non-compliance with any of the requirements indicated in these terms and conditions, will be sufficient cause to disqualify the submission

Obligations of the finalists

Participants whose projects are shortlisted commit 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 do not meet the necessary requirements. If a team submits an application, they must designate a representative to participate in the grand final, who, if applicable, will be the one to actively participate in the accompanying sessions. Failing that, it will be understood that the member of the team who presents the submission has such status.

Each shortlisted submission will produce a summary of the content of their project (according to guidelines that will be provided for the purpose) so that Fundación MAPFRE can publish a review of the shortlisted projects and a short presentation video.

Participants whose projects are shortlisted undertake to participate personally (one person per team, in person if the event is organized in this way, and remotely only if so decided by Fundación MAPFRE, at its sole discretion, for reasons of public health or social instability) in the accompanying activities for the finalists that may take place in Madrid during the two days preceding 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 do not meet the necessary requirements.

Additionally, the finalists commit to taking part in conventional and online communication media actions (web, social media) that are determined to be necessary to promote and publicize the initiative.

Obligations of the promoters of the Awards

The organizers of the **Fundación MAPFRE Social Innovation Awards** commit to coordinating the assessment of the projects submitted to determine which will be finalists, as well as the winning project in each category.

However, should it occur that not enough submissions are received to cover at least each of the three categories in each of the four regions, or in the event that the organization perceives an evident lack of quality in the projects submitted, one of the categories could be declared void or, as a last resort, the competition could be postponed or canceled.

11. INDUSTRIAL AND INTELLECTUAL PROPERTY

Ownership of the projects submitted to the competition

The ownership of each and every one of the projects submitted to the competition that are protected or susceptible to being protected by the Law on Industrial and Intellectual Property Rights, belongs to the authors and/or owners of the aforementioned projects.

Those participating in the competition guarantee and expressly recognize themselves to be the legitimate owners of the projects submitted to it or, where appropriate, they have the express authorization of the legitimate owners for the projects to be disclosed through this competition.

Fundación MAPFRE and IE take no responsibility whatsoever, directly or indirectly, with regard to any type of controversy, dispute and/or legal action that may arise from the publication, disclosure or publicizing of projects through the 6th edition of the **Fundación MAPFRE Social Innovation Awards** without the mandatory consent of their legitimate owners.

Publication and dissemination of the projects submitted for the competition

Participants in the 6th Edition of the **Fundación MAPFRE Social Innovation Awards** declare that they know and accept the fact that non-sensitive information about the projects may be published on the awards website and social media, as well as in other media that the promoters designate and consider appropriate to publicize this initiative.

Participants in the competition will maintain intact the authorship and/or ownership of the projects submitted, as well as any other Industrial and Intellectual Property Rights that may derive from them, and in no circumstances will their publication and/or dissemination by the promoters be understood to imply the renouncing, granting or transferring of their Industrial and Intellectual Property Rights.

12. ACCEPTANCE OF THE TERMS AND CONDITIONS

The mere fact of participating in the 6th Edition of the **Fundación MAPFRE Social Innovation Awards** implies acceptance of the full content of these terms and conditions without reservation. Non-acceptance of any of the points that make up these terms and conditions will result in non-participation and, in the event of being selected and/or being an award winner, the automatic waiver of the prize.

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