

⁵⁰Years 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

Competition Terms and Conditions

Academic partner

1. INTRODUCTION

Fundación MAPFRE is a non-profit institution set up by MAPFRE that contributes to improving the quality of people's lives and encouraging social progress.

The way in which Fundación MAPFRE implements this commitment to society is through multinational programs and activities focused mainly on:

- Improving the economic, social and cultural conditions of the most disadvantaged people and sectors of society.
- Fostering access to Culture, the Arts and Literature for the general public.
- Working to promote accident prevention in traffic accidents, in the home, while doing sport, and during leisure activities.
- Promoting health through fostering healthy habits and lifestyles.
- Spreading awareness about insurance and social protection.

In this sense, the Fundación MAPFRE Social Innovation Awards form part of our international activities, seeking to identify those projects with the greatest capacity for social transformation and giving them a differentiating boost.

This is why Fundación MAPFRE is launching the 9th edition of the **Fundación MAPFRE Social Innovation Awards** with the collaboration of IE as its *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.

The geographical regions around which this ninth edition of the Awards are structured are Brazil, the rest of Latin America, Europe and the United States.

The goal of the **Fundación MAPFRE Social Innovation Awards** is to identify innovative proposals that, due to their characteristics, address and improve specific aspects of the world we live in and contribute to improving people's quality of life and well-being, which is why the challenge defined for this call for entries is precisely what defines our goal. Social innovation must benefit people so that we can all work together to build a more humane future.

THE CHALLENGE: "Contributing to improving people's quality of life and well-being" in areas such as well-being (physical, mental, and financial), demographic changes (longevity, migration, rural areas, and urban concentration), and social inclusion (access

1. INTRODUCTION

to training and employment, reduction of discrimination and promotion of inclusive spaces, inclusive mobility, and capacity building in situations of vulnerability).

All in line with these terms and conditions. (Section 2 Project characteristics). We are looking for projects with great potential for social transformation which, due to their nature, maturity, or development, are in the scaling phase (with the exception of health-related or industrial projects in the validation phase, which are welcome to participate).

Solutions that incorporate Artificial Intelligence (AI) into their proposals are viewed positively. Fundación MAPFRE promotes the responsible use of AI in the development of projects and solutions. Ethical, transparent, reliable, secure, and respectful AI that protects information and safeguards user trust.

From all the projects proposed in each of the four regions identified above, four projects will be shortlisted as finalists, one from each participating region. These will then receive support from a mentor and a coach.

The 4 shortlisted projects will take part in the Grand Final to be held in Madrid, and will be promoted on social media as well as in the conventional and online media, among others, thereby raising the visibility of the projects.

The cash prizes amount to a total of €130,000 (one hundred and thirty thousand euros) as indicated in Rule 9 "Prizes." The overall winner will receive a cash prize of €100,000 (one hundred thousand euros) and the other three finalists will receive €10,000 (ten thousand euros) each.

In addition to the cash prize, all the finalists will receive additional support in:

- a. Exposure and media focus:** the projects will present their proposals at the final award ceremony attended by leading figures from the social entrepreneurship and innovation ecosystem as well as the business world, providing opportunities for networking.
- b. Dissemination in various media:** publicize and disseminate, through various channels, the shortlisted projects, enhancing their visibility both in Europe and in their regions of origin.
- c. Exposure to potential funding sources:** the shortlisted projects will be presented to private investors and other potential funders during their stay in Madrid.

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d. Training and development of face-to-face networking activities for the finalists: the representatives of the shortlisted projects will receive online mentoring and coaching sessions. Being a finalist therefore implies actively participating in this support program, as set out in these terms and conditions.

In the days leading up to the Awards ceremony, the finalists will participate in various networking activities organized by Fundación MAPFRE and IE as the academic partner of the Awards.

e. Travel and accommodation expenses: Fundación MAPFRE will cover the travel and accommodation expenses of the designated representative for each of the shortlisted projects, within the framework of the organization of the grand final event (Award Ceremony and preceding in-person activities).

If, for reasons of public health or social instability in the sole judgment of Fundación MAPFRE, it should decide that the ceremony should be held with some or all of the representatives of the projects participating remotely, there shall 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.

2. NATURE OF THE PROJECTS

Projects or initiatives from the social innovation ecosystem, submitted by their developers, whether or not they are entrepreneurs, will be accepted for the competition, provided they meet the requirements set out in Term 3 “Requirements for participation”.

Projects or initiatives 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 they meet the criteria under these terms and conditions in order to be considered for this competition.

As a guideline, the following may be project developers: university students or business schools, scientists, researchers and university teaching staff, as well as entrepreneurs with an innovative project, i.e., they can be individuals/professionals or companies, providing they meet the requirements included in Term 3.

Each project must fall within at least one of the four regions defined in Base 1, address the challenge framework established therein, and relate to at least one of the following areas of focus: **WELL-BEING, DEMOGRAPHIC TRANSFORMATIONS AND SOCIAL INCLUSION.**

WELL-BEING

This area of focus would include innovations in areas such as:

- Physical well-being (for example: improvement of healthy habits; innovations in the diagnosis, treatment, or monitoring of pathologies; prevention of unintended harm; safe mobility).
- Mental well-being (for example: promotion of healthy lifestyles; innovations in the diagnosis, treatment, or monitoring of mental health conditions; prevention of the negative impact of new technologies).
- Financial well-being (for example: financial literacy and insurance education, financial technology solutions (Fintech) for financial inclusion and insurance accessibility).

2. NATURE OF THE PROJECTS

Projects will be valued that include technological solutions such as, for example:

- ◆ Post-injury rehabilitation platform.
- ◆ Low-cost individual-use devices (wearables) for the early detection of chronic diseases in underserved areas
- ◆ Peer-to-peer emotional support apps for groups based on age, gender, similar conditions, among other things.
- ◆ Initiatives to eliminate unwanted loneliness.
- ◆ Innovative approaches to help individuals or families with their current and/or future planning, whether related to micro-savings or other financial aspects.
- ◆ Anything that involves an improvement in the present and future quality of life of individuals in terms of physical, mental, and/or financial aspects.

DEMOGRAPHIC TRANSFORMATIONS

This area of focus seeks projects in the following fields:

- ◆ Longevity (for example: intergenerationality, support for the senior population – housing, leisure, autonomy, etc.).
- ◆ Migrations (for example: socio-cultural integration, prevention of forced migration due to food crises/droughts).
- ◆ Rural areas (for example: opportunities in rural environments, enhancement of natural assets).
- ◆ Urban concentration (for example: humanization of urban spaces, adaptation to extreme temperatures).

Projects will be valued that include technological solutions such as, for example:

- ◆ Shared housing (co-housing) and/or shared services platforms, either for specific groups or with an intergenerational component.
- ◆ Innovative initiatives to support older adults in reducing the digital divide and promoting social and labor reintegration in response to the challenges of this new digital era.

2. NATURE OF THE PROJECTS

- Integration of immigrants through skills development and employment opportunities.
- Specialized remote medicine platform for rural communities.
- Technological initiatives for rural economic development, incorporating circular economy and just transition principles.
- Any aimed at stabilizing populations in rural areas, integrating immigrants, enabling residents to access other types of employment, and/or promoting existing activities.

SOCIAL INCLUSION

This area of focus includes topics such as:

- Access to employment (for example: solutions for identifying new employment niches).
- Access to training (for example: enhancement of skills for the unemployed, innovative pedagogical methodologies).
- Elimination of discrimination and exclusionary spaces (for example: innovative signage for people with disabilities).
- Inclusive mobility (for example: innovative solutions for removing mobility barriers).
- Combating vulnerability (for example: tools for predicting vulnerabilities in childhood).

Projects will be valued that include technological solutions such as, for example:

- Initiatives focused on digital skills for individuals at risk of social exclusion.
- Platforms for intergenerational exchange.
- On-demand, adaptable transport service for people with reduced mobility in outlying areas.
- Smart pedestrian navigation systems that prevent accidents and facilitate safe mobility.
- All projects aimed at reducing social disparities in an innovative and scalable way.

3. ENTRY 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 at 11:59 PM CET on December 15, 2025.

Entries must be submitted on the Fundación MAPFRE Social Innovation Awards website (<https://premiosinnovacion.fundacionmapfre.org>) and the following must be provided:

- ◆ Basic contact information of the applicant, including their email address, telephone number, and postal address, so they can be notified.
- ◆ Identification of the legal representative or the person representing the application or project.
- ◆ Information about the project.
- ◆ Financial sustainability and scalability potential of the project
- ◆ Social impact of the initiative
- ◆ Project milestones.
- ◆ Projected future of the project.
- ◆ Other relevant information.
- ◆ Video pitch with a high level of professionalism and project presentation, aligned with the challenge of the Awards, no longer than 3 minutes.

This information must be presented in any of the following languages: Spanish, English or Portuguese.

Material requirements: To be considered as a candidate, the project must be linked to the challenge: “To contribute to the improvement of individuals’ quality of life and well-being”, within one of the areas of focus described in Term 2 “Project Characteristics” of these terms and conditions.

Geographical requirements: The project must be submitted in the geographic area where its representative or the entity promoting the project is located, which must be in one of the four regions for which these Awards are intended, these being: Brazil, the rest of Latin America, Europe and the United States, although the project may have a social impact in other regions.

3. ENTRY REQUIREMENTS

Human resources requirements: Projects submitted for the Awards must be developed by individuals or work teams with at least two people working full-time on the project or full-time equivalent, with at least one person working full-time (e.g., one person full-time and two more part-time).

Maturity requirement: Submitted projects must have a product or service that is already operational or available for purchase on the market (except for health- or industry-related projects in the validation phase, which may also participate).

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: The minimum prior income or investment in the project must have exceeded 100,000 euros in total over the last three years (2023, 2024, and 2025 – as of the date the application is submitted). Income is understood as the total contributions from partners, capital increases, awards, product or service sales, royalties, and non-repayable grants. Loans of any kind are excluded from this total.

In the case of a spin-off or university research department, the amount will be the budget allocated by the parent company or department/faculty to the project.

4. REPRESENTATION

Each project submitted must nominate a specific individual as the representative of the application, who will act on its behalf and serve as the point of contact with the Awards organization. In addition, the rest of the team supporting the application, if any, should be detailed, and if the project has more than one founder, this must also be specified.

The designated representative:

- will participate in the Award Ceremony, which will take place in Madrid,
- will participate in the activities organized prior to the Award Ceremony, including the judging panel session if convened during this period.
- will participate in the mentoring and coaching sessions provided by IE University in connection with the competition.

Failure of the representative to participate in the preparatory activities of the event or absence from any of them, for any reason, will result in the disqualification of the application unless, with prior notice and approval from Fundación MAPFRE, another person is delegated to represent the project.

Consequently, failure to attend the Award Ceremony, for any reason whatsoever, will be sufficient cause to consider the preselected submission as withdrawn. Exceptionally, if the Award Ceremony is held online, the representative may present their project together with another member of the team.

Similarly, the person who presents the application and receives the mentoring/coaching will be designated as the primary representative of the project in the Red Innova network, unless with prior notice and the approval of Fundación MAPFRE, another person is delegated to represent the project.

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, sustainability and scalability, solidity of the team, the robustness 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) Potential positive social impact:** 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) Innovation of the project:** the novelty and disruptive nature of the project submitted to the competition, and the arguments demonstrating its value and/or ingenuity as a social transformation initiative.
- c) Sustainability and scalability of the projects:** which will be evaluated from a technical, economic, and organizational perspective.
- d) Robustness of the idea,** demonstrated by results, as well as by defending the product or service against competitors.
- e) Ability and experience of the team to be able to carry out the submitted project.**
The potential of the team is another of the determining parameters when assessing the submission. The organization understands that the sustainability and success of the project also relies on the potential of the team and its involvement.

During the competition, no information will be given 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 will be online and open from Monday, November 3, 2025 until 11:59 PM (CET) on Monday, December 15, 2025. The system allows the application form to be opened and saved. In this way, applicants will be able to complete it at different times, and then submit it, as long as the registration phase is still open.
- 2. Project pre-selection phase:** Before reaching the final, projects go through the following selection rounds:
 - ◆ **Round 1.** evaluation and selection of applications based on compliance with the formal registration requirements.
 - ◆ **Round 2.** first evaluation and selection of applications based on the eligibility requirements outlined in point 3 of the terms and conditions.
 - ◆ **Round 3.** evaluation and selection by the Committee of Experts.
 - ◆ **Round 4.** evaluation and selection of the four finalists by the regional judging panels (one per participating region).
 - ◆ **Round 5.** evaluation and selection of the overall winner by the final judging panel.

A position in the final may be left unfilled in the event of not finding a project of sufficient merit in a region.

Throughout the shortlisting process, confidentiality regarding the ideas/projects submitted is guaranteed, both by the Committee of Experts and the members of the various judging panels.

3. Final phase:

- a) Preparation:** Once the finalists have been selected (Round 4), a preparation phase begins where the representatives will begin to receive training through mentoring and online coaching in order to strengthen the presentation of the project to investors/financiers, increase the attractiveness of the presentation, and prepare for the grand final.

The participation of the shortlisted project's representative in said training sessions is compulsory; any no-show, for whatever reason, will entail the loss of their

6. PARTICIPATION PHASES FOR THE AWARDS

position and they will not be able to take part in the grand final Awards ceremony, without any right to compensation.

Exceptionally, the project's designated representative may transfer this training to another team member, provided they are accepted by the awarding organization. In this case, it must be this person who presents the project at the Award Ceremony.

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

b) Awards ceremony and announcement of the winner: The grand final will be held in Madrid, most likely on Thursday, May 21, 2026, in an event with widespread media coverage at which the shortlisted projects will be presented and the judging panel for the final will select the winner. As part of this event, the winning project will be announced at the close of the Award Ceremony, which marks the end of the current edition of the Awards.

c) The overall winner will receive a cash prize of €100,000, and each of the remaining finalists will receive a cash prize of €10,000, which will be awarded once they have submitted the legally required documentation.

All the finalists will receive a diploma certifying that they have participated in the final of the Awards.

Fundación MAPFRE, at its sole discretion, 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.

The finalist and winning positions may be declared void if no projects are found to be sufficiently deserving.

4. Red Innova Network Fundación MAPFRE: Red Innova is a network created by Fundación MAPFRE in order to provide continuity with the Awards beyond the competition selection process. This network was launched in 2018, initially being composed of the representatives of the semi-finalists, finalists and winners of past editions. Little by little more and more members will be joining the network. In this second edition the finalists taking part in the grand final will be able to join this Innovation network. Membership of Red Innova is considered part of the award that

6. PARTICIPATION PHASES FOR THE AWARDS

the participating projects, through their representatives, receive as soon as they are named as finalists.

The essence of the network is based on the co-creation system, actively participating 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.
- ◆ **Publicity:** 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 your geographic region.
- ◆ **Trend Radar:** As a result of monitoring and engaging with the entrepreneurs, studies on social innovation trends will be conducted across the different regions and/or focus areas.
- ◆ All the benefits arising from the co-creation process designed for these purposes between its members.

However, Fundación MAPFRE reserves the right to cancel 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

Project developers will send the projects via the Fundación MAPFRE Social Innovation Awards website, after identifying one representative per project. The acceptance of each registration will be immediate once the documentation requested for each project has been completed.

Actions	Estimated dates
Registration/application submission phase	From November 3, 2025, until 11:59 PM CET on December 15, 2025
Submission evaluation phase	December 2025 - February 2026
Communication of finalists	First half of March 2026
Preparation for the grand final	March - April 2026
Grand final	Expected to be held on May 21, 2026

8. FINAL JUDGING PANEL

The judging panel for the final will be made up of experts appointed by Fundación MAPFRE, with the participation of IE, as well as other experts invited by the two organizations. Its role will be to analyze, evaluate, and judge the four shortlisted projects and determine the winning project.

Fundación MAPFRE reserves the right, unilaterally and without prior notice, to exclude any participant and therefore the candidacy of the project submitted to the competition, especially in those cases in which it suspects or it is detected that an attempt is being made to defraud, alter and/or disable, directly or indirectly, the proper functioning and normal and regulatory course of this competition.

Fundación MAPFRE will have the authority to interpret the rules of these Awards, and its decisions will be final and binding.

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

9. AWARDS

From all the applications submitted, four finalists will be shortlisted, one from each region, via the individual(s) designated as their representative, who will enjoy the following benefits:

- Online mentoring support, one mentor per application. Each representative of a shortlisted project will have two one-hour online meetings with the mentor. The participation of the project's representative is mandatory in order for it to participate in the grand final.
- 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. The participation of the project's representative is mandatory in order for it to participate in the grand final.
- Visibility of the project in the conventional media (written press) and online media (communication media, website, social media, blogs, etc.).
- The chance to represent their project at the grand final in Madrid, an event to which international experts and potential backers will be invited. The representation may be made remotely should Fundación MAPFRE decide, at its sole discretion, if reasons of public health or social instability so advise that the event should be held in this way.
- Travel and accommodation expenses will be covered by the **Fundación MAPFRE Social Innovation Awards** for the representative of each project shortlisted for the final, who must be the representative who has received the online mentoring and coaching, unless, due to force majeure/ or justified cause, Fundación MAPFRE authorizes another person from the shortlisted entity to represent the project.

Any other expenses incurred by the representative are the responsibility of the individual. If, for reasons of public health or social instability in the sole judgment of Fundación MAPFRE, it should decide that the event should be held with some or all of the representatives of the projects participating remotely, there shall 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 in the Red Innova network.

9. AWARDS

The four shortlisted projects (one per region) will receive their awards at the grand final in Madrid which is expected to take place on May 21, 2026, which will be widely covered in the media.

In addition to the benefits listed above, the shortlisted projects participating in the Award Ceremony will receive the following prizes:

- A cash prize of €100,000 for the winning company or institution.
- Three cash prizes of €10,000 each for the non-winning finalists.

If the project is not submitted by a company or organization, the prize will be awarded to the member or members of the winning project team identified in the application, distributed pro rata among them. In any case, the amount must be used for the improvement or growth of the project.

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.

- You can find the information required by the tax and anti-money laundering regulations at the following link: <https://www.fundacionmapfre.org/premios-ayudas/premios/premios-fundacion-mapfre-innovacion-social/>
- Support from a coach 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 communications tools; (3) insight into how to enhance the scaling-up of projects/growth of social innovation projects. The exact duration of the coaching for each of the winners will be determined by Fundación MAPFRE and IE depending on their needs, but will be a maximum of 15 hours in total.

10. LEGAL CONSIDERATIONS

Definition of participant

Presenting submissions for the Ninth edition of the **Fundación MAPFRE Social Innovation Awards** confers on all those who identify themselves individually or as a team, the condition of being *participants* in the stated initiative.

Conditions of participation

Participation is free of charge and all participants must be natural persons 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 employees of those companies that have been involved in the development and/or mechanics of this competition are excluded from this competition.

Projects shortlisted for the semi-finals and finals in previous calls are excluded from this call for proposals. Entities that won in previous editions may participate again, but not with the same project they previously submitted, even if it has undergone subsequent iterations or pivots.

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”; 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, 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, prior to their inclusion in this document, of the purposes of the processing, communication and other terms provided for in this document and in the Additional Information on Privacy and Data Protection.

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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/politica-privacidad/>

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

Obligations of the participants in the final

The participants whose projects are shortlisted for the final commit to designating the representative of the entity in accordance with the provisions set out in Term 3 ("Eligibility Requirements"). In the event that a team applies, they must designate a representative to participate in the grand final, and who, if applicable, will be the person who must actively participate in the support sessions. Failing that, it will be understood that the representative spokesperson who presents the submission has such a status. This "representative of the entity" commits to:

- working with the assigned mentor in the sessions scheduled by the organization prior to the Award Ceremony (estimated to be 5 sessions)
- participating in the five coaching sessions included in the final prize, delivered by IE University.
- representing their project at the Award Ceremony. Fundación MAPFRE reserves the right to veto the presentation of any representatives who do not meet the requirements established in the terms and conditions.
- taking part in the activities organized by the Awards organizers prior to the Ceremony.
- participating in the activities in conventional media and online platforms (website, social media) deemed necessary by the organization for the promotion and dissemination of the initiative.

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- providing Fundación MAPFRE with a summary of their project (according to the guidelines provided) as well as graphic materials for its promotion.

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 ones will be finalists, as well as the winning project.

However, should it occur that not enough submissions are received in each of the four regions, or in the event that the organization perceives an evident lack of quality in the projects submitted, the prize could be declared void in one of the regions, 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 for 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 for 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 9th edition of the **Fundación MAPFRE Social Innovation Awards** without the mandatory consent of their legitimate owners.

Publicity for and dissemination of the projects submitted to the competition

Participants in the 9th Edition of the **Fundación MAPFRE Social Innovation Awards** declare that they know and accept that non-sensitive information about the projects may be published on the Awards website and social media accounts, as well as in other media that the promoters designate and consider appropriate for publicizing 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 renouncing, granting or transferring their Industrial and Intellectual Property Rights.

12. PRIVACY AND DATA PROTECTION

Participants are informed that the personal data they provide, as well as their image and voice, and any data obtained during the course of the Fundación Mapfre Social Innovation Awards competition, will be processed for the purpose of managing this competition and their participation in it, as well as for its promotion in the media and on social networks, with Fundación MAPFRE being the entity responsible for processing this data. Communications to third parties or transfers to third countries will only be made when they are essential to fulfill the purposes indicated, and in all cases this will be under the terms indicated in the Additional Information.

The names of the finalists will be made public with the announcement of each of the awards, which will be publicized through the media and the Fundación MAPFRE website. No information will be provided about either the selection process or any of the other applications received.

If the data provided pertains to persons other than the participant, the participant guarantees to have their consent before providing such data, previously informing them of the data protection terms and conditions established in this document. Additionally, participants guarantee the accuracy and veracity of the personal data provided and undertake to keep it updated and to notify Fundación MAPFRE of any variations in the data.

Participants declare that they are over eighteen years old. In the event that the report or documentation submitted contains personal data on minors, the participant, as parent or guardian of the minor, expressly authorizes the aforementioned processing and transfer of such data for the aforementioned purposes.

You may check the additional information on data protection at <https://www.fundacionmapfre.org/politica-privacidad/>

The interested party may exercise their rights of access, rectification, deletion, limitation of processing, opposition, and portability by contacting the Corporate Privacy and Data Protection Office at Carretera de Pozuelo, 52, 28222 Majadahonda, Madrid or by writing to OCPPD@mapfre.com.

13. ACCEPTANCE OF THE TERMS AND CONDITIONS

The mere fact of participating in the 9th Edition of the **Fundación MAPFRE Social Innovation Awards** implies unreserved acceptance of the full content of these terms and conditions. Non-acceptance of any of the points that make up these terms and conditions will result in not participating and, in the event of being selected and/or being an award winner, the automatic waiver of the award.

50^{Years} Fundación
MAPFRE

www.fundacionmapfre.org