

DXC Invitational Insurtech – Europe 2021

Terms and Conditions

The DXC Invitational Insurtech – Europe 2021 is a game of skill (the “**Competition**”). Chance plays no part in determining the winner. The Competition is hosted, run and managed by DXC Technology (“**DXC**”, the “**Promoter**”).

By entering into the Competition, you agree to the following terms and conditions:

Competition Period

1. Entry into the Competition will open on November 17, 2020, and close on December 11, 2020 (“**Competition Period**”).

Who can Enter

2. Entry into the competition is open to all applicants who:
 - a. have correctly completed and submitted the corresponding application form in accordance with these terms and conditions;
 - b. have conceived a product, innovation or solution that can solve key insurance industry business problems; and
 - c. are over 18 years of age at the date of application or, if under the 18 years of age, have obtained the consent of a parent or legal guardian to enter the Competition on these terms and conditions(each an “**Applicant**”).
3. Employees of the Promoter, their immediate family members and associated agencies and related bodies corporate, are ineligible for entry into the Competition.

Applying for Entry

4. To enter, Applicants are required to complete and submit the Competition application form which is available at <https://www.dxc.technology/invitational>. Only one application form may be submitted per Applicant.
5. For an application form to be valid, Applicants must fill out all required fields accurately and in full, and submit the form within the Competition Period.
6. Applicants must apply for the Competition in either one of the following categories (collectively the “**Categories**”):
 - a. Category 1 - The Digital Insurance Ecosystem, a product or solution to plug into the [DXC Assure Digital Platform](#)
 - b. Category 2 - Enriching the Insurance Experience, a standalone product or solution with the capability to address issues in the insurance industry

7. An individual may submit an application on behalf of a business or company Applicant only in the event they are an authorized officer and signatory of that Applicant Company. By submitting such an Application, the individual represents that they are an authorized officer and signatory of the Applicant Company, and are thereby duly permitted to represent the Applicant Company.
8. The Promoter reserves the right to exclude or revoke acceptance of any application prior to the end of the Competition Period for any reason whatsoever including, but not limited to:
 - a. applications that are incomplete, indecipherable, inappropriate or incoherent;
 - b. applications submitted after the Competition Period;
 - c. applications which do not outline a product, innovation or solution that can be applied to the insurance industry;
 - d. applications that contain material that is objectionable, defamatory, profane or in the opinion of DXC potentially insulting, inflammatory or defamatory; and
 - e. applications that contravene an applicable law or third-party rights.
9. The Promoter accepts no responsibility for applications not received or included for any reason during the Promotion Period.

Competition Administration

10. The Competition is a game of skill and chance plays no part in determining the finalists or Prize Winners.
11. The Promoter will determine a list of participants by assessing the information provided in the Applicant's application form. Those selected as Participants will be notified by their registered contact details on or before **January 11, 2021**.
12. Participants are required to attend a workshop describing the competition and judging criteria on **January 19, 2021** ("**Onboarding Workshop**"). Attendance will be virtual.
13. Participants are required to present their product, innovation or solution to a panel of judges during Presentation Day ("**Presentation Day**") on **January 26, 2021**. Attendance will be virtual. Failure to attend or participate will render a participant ineligible to become a winner or finalist. Up to two finalists from the Applicants in each Category will be selected ("**Finalists**") to present their product, innovation or solution for the second time to a panel of judges and a selected insurance audience during Presentation Day.
14. The Promoter will determine the winner by assessing Finalists' presentations. There will be up to two winners selected to receive the Prize ("**Prize Winner(s)**"). The winner(s) will be notified and announced on the Presentation Day.
15. The panel of judges will determine the Prize Winners based on the judges' assessment of the application and ~~their~~ presentation on Presentation Day based on the judging criteria. The decisions of the judges in relation to the Competition are final and no correspondence or appeal will be entered into regarding the Competition's results.
16. The Promoters reserve the right at their sole discretion to vary, modify, suspend, terminate or cancel the Competition, its components including Prizes, these terms and conditions or any part thereof.

Prizes

17. Each Prize Winner will receive the following:
 - a. an invitation to enter into a global partnership arrangement with DXC the opportunity to present their product, innovation or solution at future DXC conferences
 - b. access to DXC Developer Central to build solutions on DXC insurance products as well as publish their own APIs for joint development
18. All costs associated with accepting and obtaining the full benefit of the Prize are the responsibility of the Prize Winner.
19. The Promoters reserve the right to disqualify a finalist, or revoke the Prize or any component of the Prize from a Prize Winner if, in the opinion of the Promoters, that finalist or Prize Winner has:
 - a. tampered or interfered with the Competition;
 - b. been found to be ineligible for entry at the time of their application;
 - c. submitted an entry or engaged in an act or omission that is in not accordance with any of these terms and conditions; or
 - d. engaged in conduct that is fraudulent, misleading, deceptive, unlawful, damaging to the goodwill or reputation of the Competition, the insurance industry or the Promoters, contrary or detracting from the intent or purpose of the Competition, or in conflict with the principles of DXC's [Code of Business Conduct](#).
20. In the event that, for any reason whatsoever, a Prize Winner does not take a component of their Prize at the time required by DXC, then that element of the Prize will be forfeited by the Prize Winner and no replacement or compensation will be provided.
21. Non-cash prizes cannot be substituted or redeemed for cash.
22. Independent financial advice should be sought, as tax implications may arise as a result of accepting the Prize.

Confidentiality

23. As a condition of participation in the Competition, upon request by the Promoters, an Applicant must enter into a confidentiality agreement with the Promoter in regard to any confidential information that is shared between the parties.
24. The Promoters agree to maintain the confidentiality of the Applicant's product, innovation or solution or any confidential information that the Applicant provides to the Promoters in connection with the Competition or presents to the judging panel at Pitch Day.
25. The Promoters cannot prevent individuals present at the Insurance Conference from sharing the concept, specification or function of the Applicant's product, innovation or solution or any other information provided, presented or publicly disclosed.
26. Applicants acknowledge and agree that it is an Applicant's responsibility to seek appropriate independent legal advice before entering the Competition.

Intellectual Property

27. All Intellectual Property Rights in any product, innovation or solution as submitted in an Applicant's application form shall remain the property of the Applicant. The Applicant grants the Promoters a limited license to use the intellectual property in their application for the sole purpose of this Agreement.

28. The Applicant warrants to the Promoters that their product, innovation or solution submitted is the original work of the Applicant and does not infringe the rights of any third party.

Liability

29. To the extent permitted by law, the Promoters, their officers and employees shall have no liability to an Applicant for any claim, loss, damage, injury, cost and expense suffered, sustained or incurred directly or indirectly arising out of, or in any way in connection with, the Competition or the Applicant's entry into the Competition. This includes, but is not limited to, liability for any:
- a. special, incidental, indirect, or consequential damages;
 - b. lost profits, business, or data; or
 - c. anticipated profits, business or other economic benefits, including the Prizes.
30. Applicant agrees to indemnify and release the Promoters, their officers and employees from any claims made or loss sustained, however caused, as a result of the Applicant entering this Competition, including for, but not limited to, infringement of third-party rights, including intellectual property rights.

Media

31. As a condition of accepting the Prize, a Prize Winner consents to the Promoters promoting and publicizing the Prize Winner's product, innovation or solution as it sees fit. At its sole discretion, the Promoters may not commence, withdraw or cease promotion of the Prize Winner's product, innovation or solution at any time.
32. As a condition of participation in the Competition, upon request by a Promoter, an Applicant must sign a Marketing Media Agreement which gives the Promoters the right to use an Applicant's name, likeness, image and/or voice (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this Competition, and promoting any services and or products of the Promoters.

Privacy

33. By entering the Competition, each Applicant is deemed to have expressly consented to or, where applicable, to have obtained any relevant individual's consents for the collection, storage, disclosure, transfer and use — both domestically and overseas, of any personal information provided to the Promoters as a result of the Applicant's participation in the Competition — by the Promoters for promotional, marketing and publicity purposes in connection with the Competition or the Promoters' products, services or commercial activities.
34. All personal information collected by DXC will be used and managed in accordance with DXC's [Privacy Policy](#).