

# “PROTECHTING” PROGRAMME REGULATIONS

## INTRODUCTION

Fidelidade – Companhia de Seguros, S.A., and the Fosun Group, in partnership with Beta-i, a non-profit association which supports entrepreneurship and innovation, have produced a programme called “PROTECHTING”, hereinafter the **Programme**, through which they intend to contribute to the development of global entrepreneurship.

## 1 - SCOPE

PROTECHTING is a Start-ups support programme which aims to foster innovative solutions which contribute to the creation of a better world.

## 2 - PROMOTER

The Programme is promoted by Fidelidade – Companhia de Seguros, S.A., legal person no. 500918880, registered with the Commercial Registry of Lisbon under the same number, and with its registered office at Largo do Calhariz, no. 30, in Lisbon, hereinafter the “Promoter”.

## 3 - PROGRAMME OBJECTIVES

The Programme aims to support and stimulate the entrepreneurial culture, by supporting and carrying out innovative projects, which are differentiators in Portugal, regarding the protection of people and property, hereinafter the Projects.

## 4 - APPLICANTS

1. The following persons are eligible to apply:
  - a) Natural persons over the age of 18, of any nationality, who may compete individually or as a team;
  - b) Legal persons, in the form of a company which has been set up in the last 3 years.
2. The applicants must own the copyright and similar intellectual property rights for the Projects they present to the Programme, which should fall within the categories listed in point 6.
3. If the application is by a team or company, the applicants must indicate a coordinator who, besides representing the team/company to the Promoter, will also be the latter’s interlocutor throughout the Programme.

## 5- PRESENTATION OF APPLICATIONS

1. Applications must be presented on the form available for the purpose, which can be found on the Programme website ([www.protechting.pt](http://www.protechting.pt)), in Portuguese or English, by the indicated deadline.

2. The period for applications is from 11:00 GMT on 28 February 2018 to 24:00 GMT on 29 April 2018.
3. The Promoter reserves the right, entirely at its own discretion and by means of a notice published on the Programme website, to extend the deadline for presenting applications.
4. Applications selected for Phase 1 – Bootcamp must also provide the following items relating to the applicants:
  - a) A copy of the citizen's or ID card of the applicant(s) or the access code for the company registration document if the application is made by a company;
  - b) A short CV (maximum 1 page) of the applicant(s);
  - c) A statement of full and unreserved acceptance of the conditions set out in these Regulations;
  - d) A synopsis of the Project, up to a total of 250 words, written in Portuguese or English and in non-technical language and which includes the title and goal.
5. Each applicant may only submit one application, regardless of whether he or she does so individually, as a team or as a company.
6. Presentation of the application implies full and unreserved acceptance of these regulations, and express consent to check the authenticity of the information provided.

## **6 - PROJECT CATEGORIES**

Projects will only be accepted if they fall within one of the following categories:

- a) Insurtech
- b) Fintech
- c) Healthtech

## **7 - PRIOR ANALYSIS AND SELECTION OF PROJECTS**

1. The Projects will be selected by a jury appointed for the purpose by the Promoter.
2. The applications will be subject to a prior analysis to confirm the formal eligibility conditions of the applicants and the Projects. Any applicants who do not meet the said conditions and/or whose Projects do not contain sufficient information, do not present the desired level of quality or do not fit within the categories mentioned in point 6 will immediately be excluded.
3. The Promoter will notify the excluded applicants by email that their applications will not pass to the analysis phase of the Programme.
4. The Promoter, entirely at its own discretion, may invite any applicants to reformulate their Projects and re-submit them for a second assessment.
5. Of those Projects that remain within the Programme, up to 25 will be selected, if possible including several Projects for each Programme category. All others will be excluded and the applicants will be notified according to paragraph 3 above.
6. The following criteria will be considered for the selection referred to in the previous paragraph:
  - a) The Project's Innovation;
  - b) The Project's Quality;

- c) The set-up and quality of the team;
  - d) The contribution to greater competitiveness and innovation;
  - e) The potential for growth and upscaling.
7. The jury's decisions, made entirely at its own discretion, are final and may not be challenged or appealed. The applicants will be informed of the results by email no later than 6 April 2017.

## **8 - PROGRAMME PHASES**

Following the selection of the best projects (up to 25), the proposers of those projects will take part in the PROTECHTING Programme, which will include the following phases:

### **A. First Phase – Bootcamp**

The “Bootcamp” is an intensive workshop over 5 days which focuses on the practical application of idea-creating tools, and innovation and entrepreneurship methodologies, in a highly motivating and inclusive environment. During this phase, the participants will be guided to quickly develop solutions capable of dealing with the challenges of innovation.

At the Bootcamp the participants will come into contact with methodologies such as the following: Business Model Innovation, Lean start-up, Design thinking, Blue ocean strategy, Rapid Prototyping and Pitching.

The Bootcamp will take place from 18 to 22 June 2018, at the Beta-i premises, located at Avenida Casal Ribeiro no. 28, 1000-092 Lisbon, Portugal.

Participation in the Bootcamp is free of charge.

Of the 25 Projects that take part in the Bootcamp, up to 15 will be selected to participate in the next phase, known as the Pilot phase.

All participants must pass through the Bootcamp phase and in the case of a team or company at least two members of the team or company will be required to participate in the Bootcamp on a full-time basis, in order to be eligible for the Pilot phase.

The decision regarding which Projects will enter the Pilot phase, in the different categories, made entirely at the discretion of the Promoter, is final and may not be challenged or appealed. The participants will be notified by email by 29 June 2018.

### **B. Second and Final Phase – Pilot**

The short-listed Projects will move on to the Pilot phase, which must be attended in person by at least one member of each team/participant.

The aim of the Pilot phase is to support and validate the Projects in a market context. It includes: practical workshops, mentoring sessions and individual supervision of each Project, in addition to networking events, specific training in business models, pitching training, and a final public presentation of the short-listed Projects.

The Pilot phase will run from July to October 2018, during normal working hours. At least two participants for each team/company will be required to participate in the Pilot phase on a full-time basis

Participation in the Pilot phase is free of charge.

### **C. Pitch day**

When the Pilot phase is over, the Projects will present the solutions they have been working on in the previous months, during a public event with investors, the media, representatives of Fidelidade, Fosun and Beta-i, and other guests.

The jury will select the winning Projects according to the following criteria:

- The start-ups' commitment throughout the Programme;
- The potential and visibility of the solution presented;
- The impact on society.

The Pitch will take place on date and place to be indicated.

### **9 - PRIZES**

1. All the Projects which conclude the Pilot phase will benefit the mentoring support from several entities with recognised merit in the areas of management and marketing.
2. The 3 best Projects, represented by up to two members for each Project, will take part in a roadshow in the People's Republic of China, where they will be able to discover new situations and economic perspectives in a dynamic business environment, with the possibility of gaining access to some of the largest investors worldwide and, consequently, the possibility of benefiting from a potential injection of capital.
3. The Project which ultimately wins the PROTECHTING Programme will also receive a cash prize of €10,000 (ten thousand euros).
4. The Promoter reserves the right, entirely at its own discretion, not to award any prize if, for reasons relating to the regulations or due to the quality level required of the Projects, the jury so deems.
5. The right to the prize is automatically and definitively lost, without the need for any specific formalities, if any of the following situations is confirmed:
  - a) There is an irregularity in the application;
  - b) There are signs that the Project has been developed by a person or persons not included in the application presented;
  - c) If the prize is not claimed within one year of it being awarded.
6. The prizes are personal and non-transferable, and no requests may be made for their exchange or replacement by another product or service.

### **10 - CONFIDENTIALITY**

The participants agree to keep strictly confidential and maintain in strict secrecy the content of all information to which they have access within the framework of this Programme, and also not to disclose, in whole or in part, all or any information provided by or received or obtained from the Promoter or relating to the Programme, not transmitting such information to third parties, and neither licencing, commercially exploiting or making use of that confidential information, under any circumstances, unless duly authorised to do so by the Promoter, in writing, and always with the strictest respect for the duty of secrecy and confidentiality.

## 11 - INTELLECTUAL PROPERTY

1. It is a “*sine qua non*” condition for participating in the Programme that the intellectual property rights relating to each of the Projects belong to and are owned by the respective Participants.
2. It is, also, a “*sine qua non*” condition for participating in the Programme is that each Project is original, fully available and unlikely to be accused of plagiarism, imitation or counterfeiting by any third party.
3. Another “*sine qua non*” condition for participating in the Programme is that the following rules are unreservedly accepted:
  - a) Any compensation or fines owed for any breach, by a Project, of any copyright, and any expenses which such situation may give rise to, namely court fees and lawyers’ fees, are the sole responsibility of each of the Participants;
  - b) Each Participant agrees to reimburse the Promoter in full for any compensation, costs or expenses that the latter may bear as a consequence of complaints of any kind or character which are addressed to it by third parties, on the grounds of a breach of licences, patents and other industrial or intellectual property rights related with the respective Project;
  - c) If the Promoter becomes aware of any of the situations described in a) and b) above, the Promoter will immediately inform the Participant to whom the complaint is addressed and immediately after receipt of such notification the Participant shall, at its own expense and risk, take the necessary measures to defend the Promoter, unless the latter assumes its own defence, in which case the Participant in question will bear all the costs and expenses to which such situation gives rise, namely expenses with court fees and lawyers’ fees, as well as any compensation which is defined or agreed within the scope of any legal proceedings;
  - d) The Participants agree to cooperate with the Promoter and to provide all the evidence, witnesses or experts that the Promoter requests, within the course of any legal proceedings for infringement of intellectual property rights in the Project presented as part of this Programme.
4. The Participants irrevocably grant the Promoter permission to use information taken from or relating to the Projects in its actions to promote and market the Programme.
5. The Promoter is not liable for any infringement of intellectual property rights, improper use or plagiarism, by any Participant in the Programme.
6. Participation in this Programme implies that each Participant, being fully aware of these Regulations and, in particular, of the rules set out in this point 11, represents and warrants that it meets all the conditions necessary to participate in the Programme with its Project.

## 12 - FINAL PROVISIONS

1. The Promoter may amend these Regulations at any time and entirely at its own discretion, by means of a notice for such purpose published on the Programme website.
2. All questions as to the interpretation of these Regulations, and also regarding the terms and conditions of assessment and selection of the Projects, will be analysed and decided by the Promoter, whose decision shall be final and definitive.
3. The Promoter reserves the right, at any time and entirely at its discretion, to suspend, amend or cancel the Programme, without any liability ensuing therefrom.