

“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.protechtng.pt), in Portuguese or English, by the indicated deadline.

2. The period for applications is from 3 July 2019 to 20 September 2019.
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 on November, at the Beta-i premises, located at Av. Duque de Loulé no. , 1050-090 Lisboa

Participation in the Bootcamp is free of charge.

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 November 2019.

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 November 2019 to March 2020, during normal working hours.

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, and representatives of Fidelidade, Fosun, Luz Saúde, H&A, 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

1. 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.
2. The participants shall ensure and take all necessary measures to ensure that their respective directors, officers or employees who have access, in any way whatsoever (whether by their physical presence in participant's premises or by computer network or link or in any other way), to the above mentioned information shall treat such information as confidential information pursuant to all the terms hereof.

11. PERSONAL DATA PROCESSING

1. In the context of the Programme, the Promoter processes personal data relating to the applicant (applicants that are natural persons or natural persons representing applicants that are legal persons), hereinafter "Data Subject", which concerns, in particular, personal identification, contacts and other Programme application data.
2. The Promoter acts as controller in the processing of the personal data collected and processed in the context of the Programme and the appointed Data Protection Officer may be contacted by the Data Subject in writing to the following addresses:
 - Data Protection Officer - Largo do Calhariz, n.º 30 - 1200-086 Lisboa;
 - epdp@fidelidade.pt
3. Personal Data will be processed by the Promoter to process and manage the applications to the Programme, namely for evaluation of the application, payments that may occur, quality control and levels of service and other aspects arising from the relationship existing or to be established with the Data Subject or entities applicants represented by the Data Subjects as a result of participating in the Programme.
4. The processing of Personal Data is necessary for the evaluation of the application to the Programme and development of the proposed Project, as well as for exercising the rights and carrying out the duties of either the Promoter or the Data Subject, as well as, for establishment, exercise or defence of rights in judicial, administrative or extrajudicial proceedings. Data processing is also based on the legitimate interests of the Promoter to develop the Programme in a sustainable way and with guarantees of quality and safety.
5. Personal Data may also be processed for the prevention and detection of fraud.
6. Personal Data processed for the above-mentioned purposes may be retained by the Promoter until the termination of all obligations arising from the Programme.
7. Processing of Personal Data may be carried out by other entities on behalf of Promoter, namely entities contracted by the Promoted to carry out the evaluation and selection of applications or the inspection or audit of the Project.
8. Personal Data may be transmitted to judicial, administrative, supervisory or regulatory authorities in compliance with the legal duties of reporting or providing information which, as such, the Promoter may be required to comply with.
9. The Data Subject has the right to obtain from the Promoter, upon written request to the Data Protection Officer:
 - (a) Access, under the terms and conditions legally set forth, to Personal Data that concern to him or her and that are processed by the Promoter;
 - (b) Rectification of inaccurate or outdated Personal Data concerning him or her, including the completion of incomplete Personal Data;
 - (c) Erasure of Personal Data concerning him or her, where legally applicable;
 - (d) Restriction of processing of the Personal Data concerning him or her, where legally applicable.
10. Upon written request, addressed to the Data Protection Officer, the Data Subject is also entitled to:
 - (a) Object, on grounds relating to his or her particular situation, to processing of Personal Data concerning him or her based on the legitimate interest of the Promoter or a third party;

- (b) Receive from the Promoter, in machine-readable format of current use and automatic reading, the Personal Data that concern him or her and which have been supplied by the Data Subject, processed by automated means based on consent or contract concluded; in this case, the Data Subject shall also have the right, upon request in writing, to have the Personal Data transmitted directly to another controller, whenever this proves technically possible.
11. The Data Subject may also request the Data Protection Officer to provide more detailed information, in particular on the purposes, grounds of lawfulness and conservation terms, and to make complaints related to the processing of his or her Personal Data, without prejudice to the power to do so, also, with the competent supervisory authority.
 12. The law, namely the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (General Data Protection Regulation) or GDPR, sets out the terms on which the above-mentioned rights may be exercised, including the exceptions and limitations to which they are subject. The Data Subject may request more information about these rights and its exercise with the Data Protection Officer.
 13. The Data Subject is also granted the right to lodge a complaint with a supervisory authority.
 14. The processing of Personal Data by the Promoter is mandatory in regard of the Programme, as the requested Personal Data is necessary to proceed with the application, therefore if the requested Personal Data is not provided by the Data Subject the application to Programme cannot be accepted.

12 - 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.

13 - 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.