

Rules & Regulations for the IBAA Hackathon Event May 8-9, 2017

Rules and Regulations

This Hackathon is sponsored by Insurance Brokers Association of Alberta (the "IBAA"). Individuals may register and form a team (the "Team") with other participants (the "Team Members") in the Hackathon.

A. Prize

Cash Prize

1. Cash prizes (the "Prize") will be awarded to the top team as follows:

First place Team prize of \$5,000

The cash prize awarded to a Team will be divided equally among registered Team Members and each Team Member will receive a cheque for their portion of the total prize. All prizes are in Canadian dollars.

2. Prize must be accepted as described in these Rules and Regulations and cannot be transferred to another person or substituted for another prize. Any substitution of a Prize, in whole or in part, is at the sole discretion of IBAA.

B. How to Enter

3. All Teams must register for the IBAA Hackathon (the "Hackathon") during the Registration Period, as defined in Section 9, and attend and participate in a hackathon exercise being held on May 8 and 9, 2017 in Banff, Alberta.

4. Fields indicated as such on the online Registration form are mandatory.

C. Who can Enter

5. This Hackathon is open to the general public. All Team Members must remain resident in Canada until after the Hackathon Event and Winner's Presentation on May 9th, 2017 to be eligible to participate. Any exceptions must be approved in advance by emailing rmcbride@ibaa.ca.

6. Any Team members who are under the age of majority in Alberta must have a parent or legal guardian sign and submit a consent to participation and an acknowledgement and acceptance to be for the event May 8 and 9, 2017 bound by the Rules and Regulations of the Hackathon prior to submitting of any component of their Team's submission.

7. Teams must consist of no more than a maximum of eight (8) participants. Only one submission per Team will be accepted. EACH PERSON CAN ONLY BE A MEMBER OF ONE TEAM. If it is discovered that an individual is a member of more than one Team, all Team entries for all Teams on which that person participates may be disqualified.

8. If necessary, a Team may change Team Members during the Registration Period only. Any change to Team membership during the Registration Period must be sent in writing to rmcbride@ibaa.ca and received no later than the end of the Registration Period.

D. Deadlines and Milestones

Registration Period

9. In order to be eligible to participate in the Hackathon, Teams must register between December 15, 2017 at 9:00 AM GMT and May 1, 2017 at 11:59 AM ET (the "Registration Period").

Release of Coding Question/Challenge/Issue

10. The Hackathon question will be released to all registered Teams on May 1, 2017.

Hackathon Event

11. The Hackathon Event will commence at 8:00 am GMT on Monday, May 8, 2017 at the Fairmont Banff Springs Hotel located at 405 Spray Avenue, Banff, AB in the Alhambra Ballroom. At this time, Teams must sign-in and each Team member will be required to sign a Certification, and Acknowledgment form (containing the language found in Sections 19, and 20 of these Hackathon Rules and Regulations) before being permitted to participate. A mandatory orientation will be held at this time including welcome remarks, session logistics and work-space tour. Meals will also be served, throughout.

12. At approximately 8:30 am on Monday, May 8, 2017 the registered Teams will begin working. Teams are required to work in the space provided to them by IBAA. Within the work space designated by the IBAA there will be power, internet access, table, chairs, and white board. A broker liaison will be available for Teams to consult with periodically. Meals, snacks, and beverages will be served throughout the night.

13. ALL TEAMS MUST RETURN AND CHECK-IN BY 8:00 AM on Tuesday, May 9, 2017. If a Team does not check-in by 8 am they will be disqualified from the Hackathon subject only to the sole discretion of the IBAA. At this time all Teams must submit their completed Concept Document via e-mail to rmcbride@ibaa.ca. Concept Documents will be distributed by the IBAA to the judges.

14. Starting at 11:00 am and continuing until approximately 1:00 pm on Tuesday, May 9, 2017 the first round of judging will take place. A group of judges selected by the IBAA, in its sole discretion, will roam the work space meeting with each Team and listening to a 2-minute Presentation of their concept. During this time judges will consult with each other and may return to Team(s) to ask further follow-up questions.

15. At 2:00 pm the top three (3) Teams will be announced.

16. From approximately 1:30 pm until 3:00 pm remaining Teams may polish their final presentations.

17. From approximately 3:00 pm until 4:30 pm each of the remaining Teams will conduct a 10-minute Presentation followed by 10 minutes of questions and answers from the judges.

18. At approximately 5:30 pm there will be the Winners Presentation and the first place Team will be announced at the IBAA trade show.

E. Certification and Acknowledgment

19. By entering this Hackathon, all Team Members certify that:

- they have read and agree to be bound by the terms of these Hackathon Rules and Regulations;
- the ideas submitted are original work and that they are the creators;

- they accept that the ideas submitted are being submitted on a confidential basis; and
- all trademarks and copyrighted material have been properly acknowledged.

20. Team Members also acknowledge that IBAA or any of its affiliates or subsidiaries may already be in the process of independent development and innovation for various products and services and therefore any disclosure of information or ideas submitted by Teams may not be new to the IBAA or its affiliates or subsidiaries and would not affect or impair IBAA's proprietary rights to its own innovation.

F. Submission Details

21. In order to be eligible for the Prize (as described above), Teams must submit a complete submission (a "Submission"). A complete Submission shall include each of the following at the times set out in these Hackathon Rules and Regulations:

- A completed Concept Document on the template provided
- A working prototype that addresses the Hackathon question provided on a USB.
- A 2-minute oral presentation for round one of judging; and
- A 10-minute oral presentation for round two of judging, if applicable

22. Submission and Presentation Parameters:

- Submissions can be developed to run on any reasonable platform (web/mobile/desktop/tablet etc.)
- Web applications must run in the Web browser (either on a computer the Team provides or via a URL that the judges can access from their own computers).
- Mobile applications should run on an iOS, Android, Blackberry, or Windows Phone device. Applications should be installable by the judges, and/or allowed access to the device(s) the code is installed on.
- Desktop applications should be installable for the targeted platforms (Windows, Android, and/or iOS)
- Teams are expected to produce well-rounded presentations including code, visual design and business analysis.
- Submission of the Concept Document is mandatory. These will be collected at 10am on Tuesday morning.
- Participating Teams must bring their own equipment to the Hackathon: Computers, screens, headphones, mouse, etc. The IBAA will provide a work space for each Team, access to power outlets and access to a public Wi-Fi connection. Please note: The workspace will be a large open space where all teams will be working. Full teams will get a table to themselves but will remain in the same room as other participating Teams.
- Each Team will be required to reveal the application and access to the source code to the judges at the end of the Hackathon.
- Libraries, plug-ins, and modules that are public and freely available may be used and we encourage participants to use such resources. However, judging will be on the code the Team develops, and not the libraries, plug-ins, etc.
- The use of third-party Web services and APIs (e.g., SAP, ORACLE, Twitter, Flickr, Google Maps, BING Maps, Yahoo! pipes, OpenID, etc.) are also allowed, however judging will be based on the

code the Teams develop and how all coding pieces all pulled together to form a unique submission.

- All code, snippets, graphics, layouts, etc., that Teams wish to bring with them must already exist in the public domain well in advance of the Coding Session. Code existing in the public domain and any open source code must be clearly identified and delineated from the code developed independently by the Teams.
- Any licenses for code existing in the public domain and any open source code should be carefully reviewed, especially licenses where derivative works are deemed to be licensed under the same terms and conditions.
- For code having licenses where derivative works are deemed to be licensed under the same terms and conditions, the Team will segregate independently developed code such that the independently developed code would not be considered derivative works of said licensed code.

23. When your Team arrives for the Hackathon Event on May 8, 2017 each member of the Team will be required to sign a Certification, Acknowledgment and Assignment form (containing the language of Sections 19, and 20 of these Rules and Regulations), a Confidentiality Agreement, and a Media Waiver. Upon reception of the signed documents, a badge will be provided which will provide Security-approved entrance throughout the event.

24. Teams can collaborate with non-team members to review and gain input into their ideas. Any ideas that are derived from these collaborations and are included in the Submission are assumed to be the original work of the Team Members who have registered for the Hackathon.

25. Final submissions and presentations must be made in English.

G. Competition Evaluation

Judging

26. Judges decisions are final and conclusive on all matters without right of appeal.

27. All submissions and presentations will be evaluated by judges appointed by IBAA from a range of business backgrounds (“Judging Panel”), using a set of pre-determined evaluation criteria. Evaluations will be based on the written Submission (Concept document) as well as the presentation(s) of prototypes.

28. IBAA reserves the right to change the date and time of any component of this Hackathon, including but not limited to, the judging and winner’s presentation in the event of unforeseen circumstances of any kind.

29. ALL TEAM MEMBERS MUST ATTEND THE JUDGING AND WINNERS’ PRESENTATION ANNOUNCEMENT. IF ALL TEAM MEMBERS ARE NOT IN ATTENDANCE THE TEAM MAY, IN IBAA’S SOLE DISCRETION, BE DISQUALIFIED FROM THE COMPETITION.

30. In order to be declared a winner, a Team must meet all the conditions described in these Rules and Regulations. The winning Team Members, and in the case of minors a parent or legal guardian, agree to complete and sign a Release & Indemnity Form.

H. Rights to Submission and Related Work Products

31. The right, title and interest in all inventions, discoveries, industrial designs, topographies, innovations, improvements, works, data, trade secrets and technical or business information, and all associated patent, copyright and design rights, and all other intellectual property rights therein associated with the Submission, including, without limitation, work products and products not specifically filed as part of the Submission (the “Intellectual Property”), where independently created, authored, or developed by you (or your Team) becomes property of IBAA.

32. Following the submission, you (and your Team) agree not to negotiate with any non-IBAA third parties relating to the potential license or assignment of any or all of the Intellectual Property.

33. Upon any agreement to license or assign the Intellectual Property to IBAA, you (and your Team) waive, in favour of IBAA and its designees, all moral rights to any works of authorship related to the Submissions that have been or will be created by you or your Team.

34. Where IBAA will be presenting IBAA’s or insurance broker’s own technologies or concepts (the “IBAA Technology”), IBAA retains ownership rights in any IBAA Technology. You or your Team may from time to time provide to IBAA feedback or suggestions regarding the IBAA Technology or confidential information of IBAA, which may include suggestions for, or feedback concerning, improvements, modifications, corrections, enhancements, derivatives or extensions, as well as branding ideas (“Feedback”). It is agreed that IBAA shall have a perpetual, royalty free, exclusive, and transferable license to use such Feedback, without any obligation to compensate you or your Team for providing the Feedback. IBAA may develop technology, improvements, modifications, correction, enhancements, derivatives or extensions (“Improvements”), and further may also develop branding elements, based on such Feedback, and such Improvements and branding elements, and any intellectual property rights therein, as well as any related intellectual property registrations, shall be owned exclusively by IBAA. You and your Team agree to sign such further documents as may be required reasonably to confirm such ownership by IBAA.

As a condition of accepting a Prize in this Hackathon, the winning Team Members agree to sign a Declaration of Compliance with the Rules and Regulations and an Assignment, Release and Indemnity Form, releasing IBAA, its affiliates and respective advertising and promotions agencies from any liability in connection with this Hackathon or the Prizes awarded.

Where IBAA uses or otherwise incorporates a particular technology or concept from the Submission, IBAA will provide recognition and attribution to you (and your Team), subject to IBAA’s sole discretion.

You acknowledge and agree that the right to participate in the Hackathon, and to earn the right to win a cash prize, and the opportunity to collaborate with IBAA and other Teams in connection with the Hackathon constitute good and valuable consideration for the rights granted or waived herein.

I. Privacy

32. Privacy Statement: By being a member of a Team submitting an entry into the Hackathon, all Team Members individually consent to the collection, disclosure and use by IBAA and its agents and/or representatives of their personal information in order to process the entry and administer the Hackathon, including but not limited to awarding Prizes, potential recruitment opportunities and for publicity purposes.

J. Other Matters

33. All costs and travel expenses of participating in the Hackathon are at the sole cost of the Team members.

34. No responsibility is assumed by IBAA, its respective affiliates, subsidiaries, advertising and promotional agencies, its respective directors, officers, employees and assigns, for any disruption to telephone network or lines, computer on-line systems, servers or providers, computer equipment, software or failure of any entry to be received because of technical problems or traffic congestion on the Internet or at any website, or any combination thereof, as well as lost, incomplete, destroyed, misdirected, illegible or late entries which for any reason are not received.

35. The Hackathon is not sponsored, endorsed or administered by, or associated with Facebook, Inc.

36. IBAA will not be responsible or liable for Facebook, Inc., the Facebook[†] website or the content of the Hackathon website in any way, including being liable for any losses, or direct or indirect damages arising from any errors or omissions in any such content, or any action or decision made by you or anyone else in reliance on any such content, the Facebook[†] website, or your use of the Hackathon website. Links on the Hackathon website do not constitute an endorsement of the site being linked to or its content and we do not guarantee the validity of such content.

37. Submissions shall not be returned to Team Members.

38. All decisions regarding this Hackathon and the selection of the winning Teams remain with IBAA and its promotional agencies and are final.

39. No Prize substitutions will be made, except for the right of IBAA to make a Prize substitution of equivalent or greater value in the event the Prizes, or any portion thereof, are unavailable for reasons beyond IBAA's control.

40. IBAA, its affiliates and respective advertising, contest administration and promotional agencies are not responsible for printing, distribution or production errors and may terminate, modify, extend any portion of, or withdraw, this Hackathon, at any time and for any reason whatsoever, without requirement of individual notice and without liability at their sole discretion. Any changes to these Rules and Regulations will be posted at: www.ibaa.ca/mpage/hackathon2017

41. IBAA reserves the right to modify (including, but not limited to, extending any portion of the Hackathon) these Rules and Regulations or to cancel this Hackathon for any reason whatsoever including, but not limited to, in the event of technical corruption, virus, bugs, non-authorized human intervention or other technical problems which may arise from time-to-time which in IBAA's opinion undermine or destroy the integrity of this Hackathon. No liability or responsibility is assumed by IBAA, resulting from user attempts to participate in this Hackathon or if required, download any information necessary to participate in this Hackathon. In the event of a dispute regarding who submitted an on-line entry, the entry will be deemed submitted by the authorized account holder of the e-mail address submitted at the time of entry.

42. By entering this Hackathon, Team Members agree to hold IBAA, its affiliates, subsidiaries, advertising and promotional agencies, their respective directors, officers, employees and assigns, harmless from and against any and all claims and liability arising out of or in any way connected with the operation of

this Hackathon and use of a Prize. Participants of this Hackathon assume all liability for any injury or damage caused, or claimed to be caused, by participation in this Hackathon or use or redemption of a Prize. By participating in this Hackathon, Team Members agree to be bound by the Rules and Regulations and the decisions of the competition judges as selected by IBAA.

43. By entering the Hackathon, Team Members, should their Team win, agree to the use of their names, addresses (city only), photos, and/or images for publicity purposes relating exclusively to this Hackathon without compensation.

44. IBAA reserves the right to disqualify Team Members whom it finds to be in violation of these Rules and Regulations or tampering with the entry process. IBAA reserves the right to refuse an entry from a person whose eligibility is in question or who has been disqualified or is otherwise ineligible to enter.

45. This Hackathon and the terms and conditions contained in these Rules and Regulations, shall be exclusively governed by and construed in accordance with the laws of the Province of Alberta, Canada and the federal laws of Canada applicable therein. The parties hereby attorn to the exclusive jurisdiction of the courts of Alberta.

46. Any litigation respecting the awarding of a Prize or this Hackathon must be initiated in the City of Edmonton in Alberta, Canada.

47. If for any reason the Hackathon is not capable of being conducted as intended by IBAA, including due to computer viruses, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other cause that corrupts or interferes with the administration, security, fairness, integrity or proper conduct of the Hackathon, IBAA may, at its sole discretion, disqualify any entrant or Team deemed responsible for such misconduct and cancel, terminate, modify, or suspend the Hackathon.

48. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEB SITE OR INTERFERE WITH THE LEGITIMATE OPERATION OF THE HACKATHON MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND IBAA RESERVES THE RIGHT TO SEEK DAMAGES AND/OR OTHER RELIEF FROM ALL RESPONSIBLE PERSONS TO THE FULLEST EXTENT PERMITTED BY LAW.

49. Participation in the Hackathon constitutes acceptance of and agreement with these Rules and Regulations.

50. This Hackathon is void where prohibited or otherwise restricted by law.