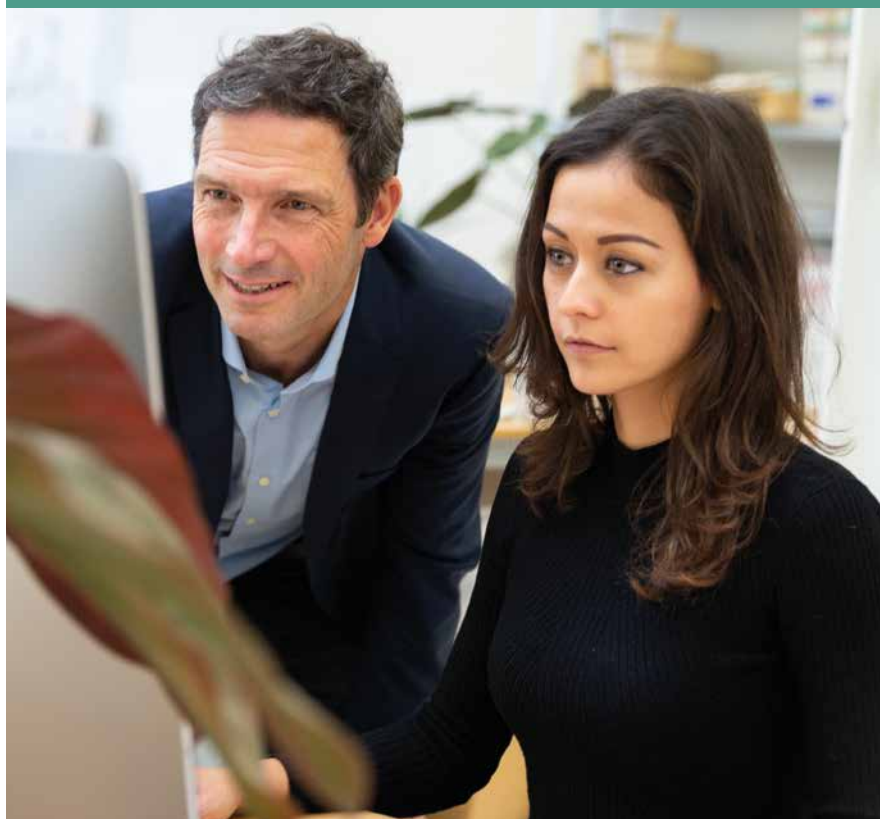


ALLIANZ #BALANCEFORBETTER HACKAHTON TERMS AND CONDITIONS



These terms and conditions apply to the Allianz #Balanceforbetter Hackathon event ("Event") hosted by and on behalf of Allianz Benelux ("Allianz"). The purpose of the Event is to encourage and reward participating individuals ("Participant") to create innovative and original uses of Allianz data from a business process perspective.

It is a condition of participation that these terms and conditions are accepted by the Participant prior to the Event. Upon acceptance these terms and conditions form a binding legal agreement between Allianz and the Participant.

1. Eligibility

- 1.1. Participation in the Event is by registration only.
- 1.2. Participants must be at least 18 years old as of the date of entry and must be legally able to enter into a contract. More about your information and identification can be found in 3.1.
- 1.3. Participants must provide information (see 3.1) in advance of the Event as reasonably requested by the organizers.
- 1.4. Individuals are not eligible to participate in the Event if they are related to any of the Event judges.
- 1.5. The Participant is responsible at all times for his/her own conduct, acts and omissions.

2. Goal, rules and sign up

- 2.1. Goal of the Participant is to propose the best way to improve one of our core processes (underwriting and claims) with the use of data. The ultimate goal is to provide our customers with a relevant answer fast.
- 2.2. The Participant will develop a proof of concept during the Event to be presented and submitted for judging at the Event ("Entry"). There are no restrictions on what form the proof of concept can take (graphs, images, animations, objects, sounds, painting, etc).
- 2.3. Entries must be presented and submitted in English language.
- 2.4. The Entry must be the Participant's original work and must not be funded or compensated, in whole or in part, by any third party. However, the Entry may use publicly available APIs and data.
- 2.5. Allianz wishes to have right of first refusal to opt to work with Participants to further develop their Entries. For six (6) months following the Event, Allianz requests that the Participant contacts Allianz at hackathon@allianz.nl before communicating with anyone else about using, further developing or commercially exploiting the Entry and any creative ideas, concepts, materials and works it embodies.
- 2.6. Registration for the Event ends at 10:00 PM (Paris time) on March 8, 2019 ("Registration Period"). The Event will take place between 09:00 AM on June 22nd, 2018 and 5:00 PM EST on March 8, 2019("Entry Period").

3. Personal information

3.1. To register for and participate in the Event, Allianz will require the Participant to provide with information that personally identifies himself/herself. This information includes:

- Name
- E-mail address
- Company or school
- Job title or status
- Team or individual signup
- Preference for data or art

We will verify this information when entering the event and ask you to bring your identification such as a passport or driver's license.

- 3.2. Personal data the participant will submit to attend to the Event will be treated in accordance with the applicable data protection laws.
- 3.3. Allianz will use information collected from the Participant (see 3.1) to: enable Participant registration and participation in the Hackathon, providing information to the Participant about the Hackathon activities and/or offerings, and/or to contact the Participant when necessary. These use also entails tracking performance in the Hackathon competition.

With participation to this Event you agree that we can use your information for the purposes mentioned above.

4. Judging

- 4.1. The panel of judges is selected by Allianz and may change in the event of unforeseen circumstances.
- 4.2. The following criteria will be used to judge Entries:
 - business application
 - innovative use of data and creativity
 - integration opportunity
 - presentation quality

We will inform you about these criteria prior to the start of the Event. However, all decisions related to judging of Entries are at the sole discretion of Allianz and are final and binding.

5. Prizes

- 5.1. The Participant whose Entry is judged in first place will receive €3000 prize money.
- 5.2. The Participant whose Entry is judged as runner up (in the categories impressive technology or useful and pragmatic creation) will receive €1000 prize money.
- 5.3. Allianz reserves the right, in its sole discretion, to award additional prizes or to vary the prizes, however the amounts of prize money specified above will not be reduced. Non-monetary prizes may be subject to separate terms and conditions.
- 5.4. Payment of any prize money awarded will be made to the Participant by arrangement following completion of the Event to the bank details as advised in writing by the Participant (or if the winning Entry is submitted by more than one Participant, by arrangement with the winning teams' leader/representative).
- 5.5. Allianz has no responsibility for how that prize money is subsequently used by the Participant. If the winning Entry is submitted by a group of Participants, Allianz has no responsibility for how prize money or other prizes are distributed between them nor for any disagreements between them.
- 5.6. Taxes shall be the sole responsibility of each winning Participant. Allianz shall have no responsibility for any taxes associated with any prize.

6. Use of information

- 6.1. In this clause "Confidential Information" means secret or confidential commercial, financial, marketing, technical or other information, know-how, trade secrets and other information in any form or medium whether disclosed orally or in writing, together with any reproductions of such information in any form or medium or any part(s) of this information.
- 6.2. The Participant acknowledges that it may receive or have access to Confidential Information of Allianz and its partners in connection with the Event. All Confidential Information shall be kept strictly confidential by the Participant, regardless of whether such information is marked as "confidential". The Participant agrees that it shall use at least the same degree of diligence to protect the Confidential Information as it uses to protect his/her own confidential and sensitive information (being no less than a reasonable level of diligence). The Participant will not disclose any Confidential Information to anyone. The Participant agrees that it will not use the Confidential Information for any purpose other than participating in the Event.
- 6.3. The Participant will not refer to the Event in any publicity or promotional activity, such as press releases, without the prior written approval of the Allianz Communication/PR department via hackathon@allianz.nl. However, the Participant is permitted to use social networks such as Twitter hashtag to communicate on the Event.
- 6.4. The Participant hereby grants to Allianz and partners for communication and/or media acting on behalf of Allianz, a royalty-free, non-exclusive, irrevocable, worldwide right to refer to the Participant and/or the Entry and to use images and/or video/audio footage that has been taken by Allianz or partners mentioned above at the Event within a period of 3 years after the Event. Allianz can use these materials for and in any publicity materials and for promotional purposes at any time (including but not limited to Allianz websites, blogs, Facebook, Twitter, LinkedIn, Youtube or other media).
However, ownership of intellectual property rights of the results of the Event will remain with the Participant. The Participant is free to use its Entry (and any creative ideas, concepts, materials and works it embodies) in any way after the Event.

7. General

- 7.1. The Participant is solely responsible for all costs and expenses incurred by him/her in relation to the Event, including but not limited to travel costs and accommodation. It is possible to stay within the offices of Allianz during the Event. Staying out of the offices is possible if you leave before midnight on March 8. You can enter the offices from 7 a.m. next morning.
- 7.2. Allianz reserves the right to cancel or postpone the Event for any reason without liability, for example due to circumstances outside Allianz's control.
- 7.3. The Participant is solely responsible for any damage to his/her own property or any property, facilities and equipment provided by Allianz and partners for security, catering and communication and/or media during the course of the Event.
- 7.4. Without prejudice to any other right or remedy of Allianz, the Participant may be excluded from the Event or from receiving any prizes or have an awarded prize cancelled if the Participant fails to comply with these terms and conditions.
- 7.5. Nothing in these terms and conditions nor the award of any prize shall constitute any obligation on the part of Allianz or the Participant to enter into any future agreement or relationship.
- 7.6. These terms and conditions constitute the whole agreement and understanding between Allianz and the Participant relating to the Event.
- 7.7. The Participant may not assign, sub-contract or otherwise transfer his/her rights or obligations under these terms and conditions.
- 7.8. The law of the Netherlands is applicable to these Terms & Conditions. All disputes that arise between the Participant and Allianz will be submitted to the competent court in the court district of Rotterdam (the Netherlands), unless peremptory law provides that the dispute must be submitted to a different court.
- 7.9. If any provisions of these Terms & Conditions are or become invalid, the Participant and Allianz will remain bound by the remaining provisions. Allianz will replace the invalid provisions by valid provisions whose legal consequences, having regard to the content and tenor of Terms & Conditions, approximate as closely as possible to those of the invalid provisions.