



Nordic Innovation

4. Feb. 2015

Challenge Prize Competition: The Nordic Independent Living Challenge 2015-2016

– Towards a Nordic market for welfare solutions

The aim of the Nordic Independent Living Challenge is to develop new technologies and new solutions that can help frail elderly and people with disabilities living their lives more independently and be less dependent on costly publicly provided services, as well as help the professionals who deliver services to them. At the same time, we hope to boost innovation in the health and welfare solution industry and provide access to a new and joint Nordic market for both established and new problem solvers.

The challenge prize competition is meant to serve as a platform for creating a new understanding of challenges and needs, and as an environment to meet and solve some of those challenges in cooperation on a Nordic basis, in cooperation between the demand side and the supply side. The Nordic Independent Living Challenge is a cooperation between the five Nordic capital cities and Nordic Innovation.

In cooperation with:



1. Introduction

THE CHALLENGE

The Nordic population is ageing fast, and life expectancies are getting longer. Western lifestyle diseases and cognitive disorders are getting more common. The demand for innovative solutions and technologies for the elderly and disabled is increasing.

As an example, from 2007 to 2012, the cities of Copenhagen, Oslo and Helsinki altogether increased their social expenditure with 27 % - from 4.4 to 5.6 billion EUR¹. This trend is expected to continue in all the Nordic capitals, making it a substantial and rapidly growing market. The challenge as it is formulated by the cities is to:

Provide new solutions to elderly and people with disabilities in the Nordic region so that they can live longer in their own home.

The competition is about addressing user needs, empowering elderly, disabled and care workers, improving working conditions and rendering more effective provision of services.

Living independently means that your life is NOT institutionalised²

People are afraid of having to move into institutions because institutions diminish our freedom. They may also hurt our identities by making us obey habits set by the rules of the institutions. This losing of freedom is not restricted to physical places. It is an experience of being under the mercy of the bureaucracy.

“It’s a mindset, a strong experience. You can actually become institutionalised in your own home if you don’t have any control and some people you don’t know just come to your home in hours you can’t decide and just do things to you”

- Runar, Reykjavik

Empowerment is by the user groups interviewed for this Nordic Independent Living Challenge understood as:

Empowerment is considered a good goal as long as it doesn’t mean a lack of help when needed. It’s a good goal *“[i]f possible we don’t do things for the people, but try to give them an active role by providing tools for empowerment.”*

- Worker at elderly service centre in Reykjavik³

“Independency doesn’t have to mean that you do everything yourself. It’s about being able to take decisions in your life. Everyone should be entitled to that.”

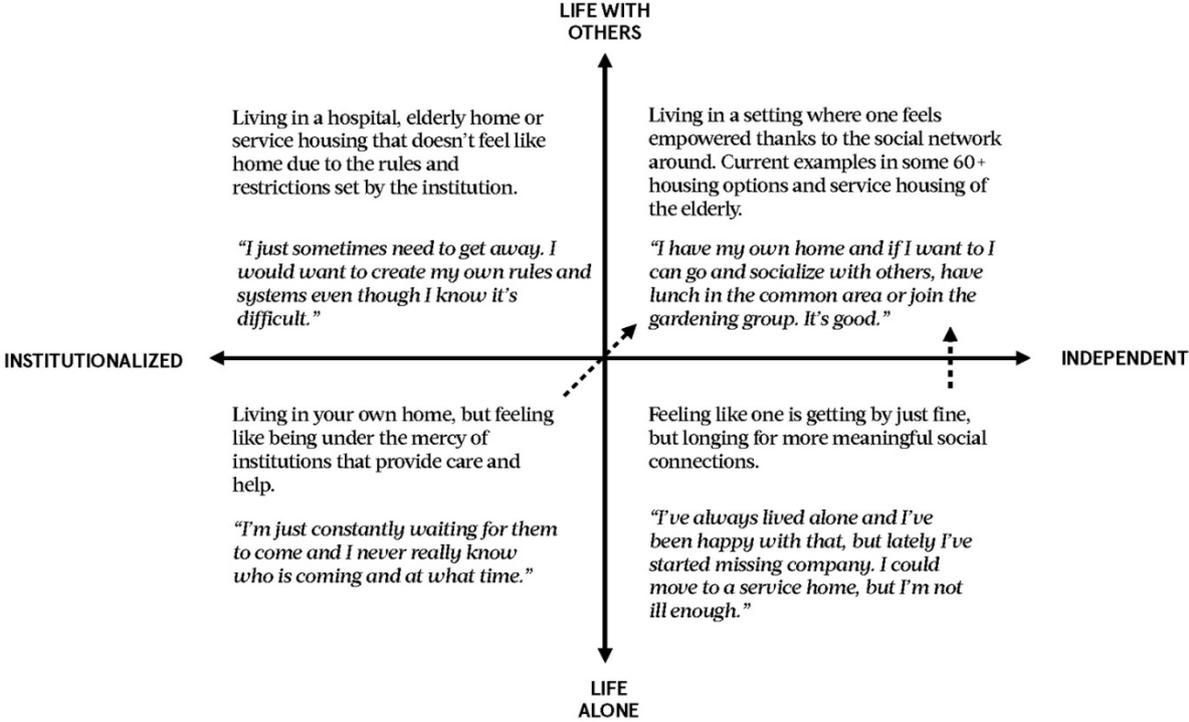
- Freyja, activist for the human rights of disabled

¹ City Needs Analysis (Damvad)

² End User Needs Analysis (Diagonal)

³ Ibid.

In the Diagonal analysis, the question on how to support the experience of independency by meaningful social connections is asked, and the figure below gives examples from the user group interviews done by Diagonal:



THE COMPETITION

The five Nordic capitals have decided to address these issues together. New and established innovators are invited to participate in the Nordic Independent Living Challenge. As a participant, you are asked to come up with innovative and sustainable solutions that can increase the quality of life for the frail elderly and people with disabilities, and make it possible for them to live independently in their own home.

The competition runs in 4 stages from February 2015 to June 2016, and the main prize is 1 million NOK plus special awards for Nordic collaboration and student projects. As a participant in the competition, you will be offered knowledge, mentoring, workshops, networking and test facilities. You will also get a unique opportunity to test your solution in the Nordic capitals.

Nordic Innovation and partners have reserved a total of NOK 16 million to the project, most of which is to support the participants and their development of ideas, concepts and business plans.

A jury will make the decisions on which ideas and concepts will be selected for the different stages of the competition and the jury will also select the winners according to defined criteria. Throughout the competition, there are pre-defined deadlines for submitting ideas and proposals. Only participants who have submitted an application

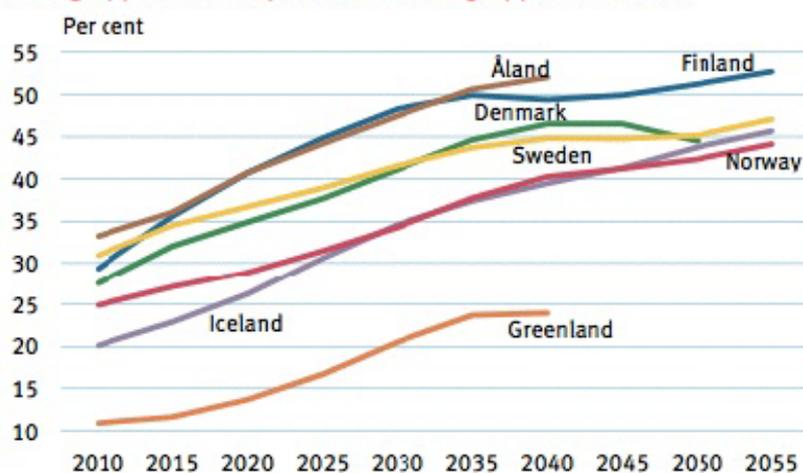
at the www.realchallenge.info portal at stage 1 (deadline 15 March 2015) will have the possibility to join the competition.

Nordic innovation reserves the right to adjust the competition set-up and phases until (1) month before the scheduled deadline for each phase. We therefore encourage all potential applicants to closely monitor the competition website www.realchallenge.info.

2. Background and motivation

The Nordic countries all face similar challenges in the field of care for the elderly and the disabled. The number of both elderly and disabled people as a share of the total population in all five countries is increasing.

65+ year olds as per cent of population aged 20–64 *Figure 3.1*
Åldersgruppen 65+ år i procent av åldersgruppen 20–64 år



Popu06

Source: National statistical institutes and Eurostat.

Note: EU27: The 27 member states of the European Union as per 1 January 2013.

Not: EU27: De 27 medlemsstaterna av Europeiska unionen per 1 januari 2013.

In all the five Nordic capital cities, significant focus is placed on developing new and innovative solutions to support the independent living among the elderly and the disabled in order to improve independent living and improve life quality among the elderly and disabled, but also in order to reduce the dependence on publicly financed health and social services.

Even though the challenges are similar, different solutions are developed for different health organisations to solve almost identical problems. This is especially the case when it comes to welfare technology and ICT solutions. This problem of fragmented demand can be reduced through more uniformly expressed needs and closer cooperation on the demand side, and developing scalable solutions for a Nordic market on the supply side.

The five capital cities face the same challenges – but also opportunities. As capital cities, they have a desire to be frontrunners in this field, and by cooperating across Nordic borders, sharing experiences and knowledge, the ambition is to take innovation in the health and welfare sector to a higher level.

The cities have decided to try out the new tool *challenge prize competitions*, which enhances innovation and invites new innovators and problem solvers to come up with new ideas and solutions. The Nordic Independent Living Challenge is a challenge prize competition.

The objectives of the challenge competition

The overall aims of the Nordic Independent Living Challenge are to:

- Develop new technologies and new solutions that can help frail elderly and people with disabilities living their lives more independently and be less dependent on costly publicly provided services, as well as help the professionals who deliver services to them.
- Boost innovation in the health and welfare solution industry and provide access to a new and combined Nordic market for both established and new problem solvers.

Looking beneath the aims stated above, the Nordic Independent Living Challenge will create an environment where individuals, small businesses, research institutions, care workers, professionals and NGOs compete in developing the best solutions to solving the challenge, and test the challenge prize competition as a tool to create new and innovative solutions to meet a defined challenge.

3. Rational for working on a Nordic level

There are system weaknesses regarding innovation in the healthcare sector. In the field of needs-driven innovation, market failures are quite apparent. This is related to lack of information and knowledge for both demanders and suppliers, and a lack of structured interaction between users and producers. Companies that are able to interact strategically with professional buyers and users in their development stages have an advantage. This is more and more the case, as user-centric solutions and ability to integrate with existing advanced technology and processes are prerequisites for success.

Effective tools for innovation in the interaction between supply and demand are therefore highly desirable and demanded in order to unleash the innovation potential within the Nordic health and welfare area.

Nordic sharing

Sharing insights, lessons and best practice will take the Nordic region further, faster. Instead of everyone inventing the wheel separately, we can collaborate and save costs and time.

The Nordic countries face many of the same healthcare challenges, but different solutions are developed for different health institutions to solve almost identical problems. This is especially the case when it comes to welfare technology and ICT solutions. The problem of fragmented demand can be reduced through closer collaboration on the demand side.

Nordic Brand

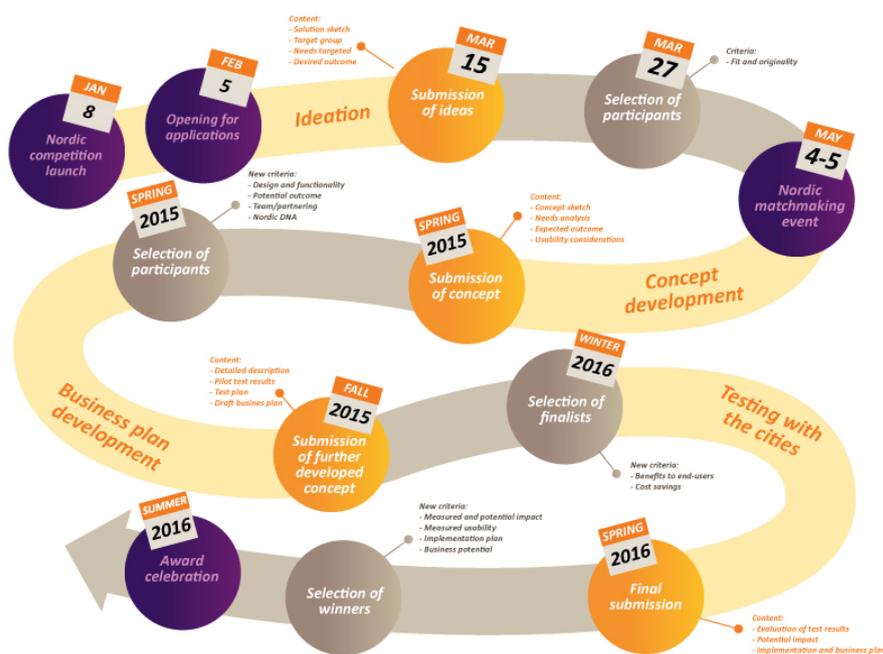
Although each Nordic country has its unique history and knowledge in the field of health and welfare, there are common values and characteristics that could be the foundation for creating a strong brand for Nordic welfare solutions. This could be helpful for businesses with growth and export ambitions.

4. The Nordic Independent Challenge – The process and value proposal for the companies

The applicants will be offered networking, matchmaking, inspirational workshops, mentoring, financial support and real-life testing in the Nordic capital cities. The competition will also provide opportunities for promotion and communication and insight into the Nordic markets.

The competition takes competitors through four clearly defined stages, starting with low barrier for entry and with increasingly more demanding criteria for progressing. A jury will evaluate the ideas/concepts.

The Nordic Independent Challenge process:



The Competition Rules

Stage 1: The Application Stage

When: February to March, 2015

Applicants will at this stage be required to make a brief application for participating in the competition. The application must be submitted through the registration form found at www.realchallenge.info (approx. 2 pages). The application must include descriptions of:

- The idea, and how this solves the identified challenge
- The target group for the idea (end user/s)
- How and in what way the idea is innovative
- Who would gain from the idea (users/employees/municipalities)?
- Information on the applicant behind the idea (student, company, employer etc.)

Deadline for submission of applications will be 15 March 2015.

Selection criteria for stage 2

All submitted applications will be evaluated on the originality of the idea and to what extent they meet the defined challenge: *Provide new solutions to elderly and people with disabilities in the Nordic region so that they can live longer in their own home.*

Up to 75 ideas will be invited to take part in the next stage.

Stage 2: The Concept Development Stage

When: April to June 2015

The purpose of stage 2 is to develop initial ideas into concepts that can be the basis for further development in stages 3 and 4. The development of the concepts involves diving deeper into the specific user needs targeted and the design and usability of the solutions that are envisioned.

Nordic matchmaking event

Participants selected for stage two of the competition will be required to participate in a 24-hour Nordic matchmaking event in Copenhagen 4/5 May 2015. The participants are encouraged to share elements of their ideas or concepts to fellow participants in order to collaborate.

The intention with the matchmaking event is to provide the participants with in-depth knowledge on the cities and user needs, and to create cross-border collaboration between teams, to share ideas and to team up. The applicants will be given the opportunity to interact with users and other participants.

It is not a requirement for participating in the later stages that participants actually collaborate, but Nordic collaboration will be rewarded.

The matchmaking event will be free of cost for up to two participants pr. idea, and applicants who participate as individuals or start-ups will have their travel and hotel expenses (economy class) covered by Nordic Innovation.

Application

After the Nordic matchmaking event, participants will be invited to submit a new application through www.realchallenge.info in order to proceed in the competition. It is only participants who have been selected for the matchmaking event who can submit a new application.

New teams must point out a project manager. Teams can also take on-board new partners that have not previously been part of the challenge competition process in order to get new competences into the teams. However, all teams competing for entering stage 3 must have at least one partner that has been part of the challenge competition from the start.

A new application form will be available at the project website, and information will be given at the Nordic matchmaking event.

The participants/teams should develop a 1-2 page concept with a word limit of 800 words containing:

- A description / illustration of the solution
- A presentation of the team behind it
- The idea, including a description of the needs addressed, end-user(s), how and by whom the idea should be applied and who would gain from the idea

- A comparison with existing solutions on the market; how does this solution differ and why is it better? Considerations about market potential.

Selection criteria for stage 3

Up to 25 ideas will be selected to move on to stage 3. The jury will evaluate applications based on the following criteria:

- Potential outcome in terms of meeting the defined challenge
- The strength, composition and motivation of the team
- Originality in solution and level of innovation
- Nordic qualities in terms of inclusive design, visual design, functionality and user friendliness
- Nordic market potential

The jury will select the 25 ideas that will be invited to participate in a business development phase taking place from mid June 2015 to November 2015. The announcement of the 25 selected concepts will take place right after the jury meeting in week 24, 2015.

Stage 3: The Business Development Stage

When: June – December 2015

In this stage, support and mentoring will be provided for developing technologies and service design concepts further, into business plans, prototypes and solutions ready to be tested on real users. Support is offered on the development of the product as well as on how the product can be turned into a business opportunity.

Nordic Innovation will offer up to 25 selected participants mentoring and assistance from business development consultants. Each participant will be offered support for a value of NOK 150.000. Cross-border Nordic teams can receive support for a value of up to NOK 250.000. Nordic Innovation will also cover travel expenses for up to NOK 40.000 pr. team.

The participants will be invited to participate in at least one workshop during this stage. It will also be possible to be in contact with representatives from the cities in this stage in order to get feedback from the user side.

Application for stage 4

At the end of the business development stage, there will be another selection phase where five (5) participants will be selected for a final testing.

Selection criteria for stage 4

Applications will be evaluated based on the following criteria:

- Potential outcome in terms of meeting the defined challenge
- The strength, composition and motivation of the team
- Originality in solution and level of innovation
- Nordic qualities in terms of inclusive design, visual design, functionality and user friendliness
- Business plan and Nordic market potential of the solution
- Contribution towards the aim of a Nordic market with Nordic solutions and Nordic consortia on the supply side

Stage 4: The Testing Stage

When: February – May 2016

Stage 4 essentially consists of providing the five finalists with opportunities to test their solutions in real-life settings within the municipal organisation or facilitated by the municipality in the homes of the frail elderly and the disabled. It is up to the finalists to utilise the opportunity for testing in their development path. Testing can be valuable to answer many questions: Does the solution produce the desired outcome for the target group and/or for the municipality? What adjustments to the prototype would improve usability or marketability?

Each finalist will receive NOK 300.000 to cover expenses in this stage. In the testing stage, Nordic Innovation will cover 50 % of participant costs, up to NOK 300.000. The participant will have to document costs (hours) of at least double the grant.

The final prizes

Competing for the final prizes

At the end of the testing stage, the five finalists will get the opportunity to make a presentation for the jury. The jury will award the prizes based on this presentation in combination with the application that was sent prior to the testing phase.

Criteria for awarding the prizes

The jury will select a winner, based on the same criteria as in the selection for the testing stage, but where the test results and updated business plan will have taken the project further.

Three prizes will be awarded:

- The overall prize of NOK 1 million to the best solution
- A prize for best Nordic consortium NOK 200.000 (to the best Nordic cross-border consortium that did not win the overall prize)
- A student prize of NOK 100.000 (to the best student or student team that did not win the overall prize)

5. Who can apply?

The challenge prize competition is an open competition for whoever can come up with the best solution that will meet the defined challenge.

Entry to the competition is open for all interested parties; private companies, start-ups, health employees inside or outside the municipal organisations, end users, NGOs, professionals and interested individuals who want to compete in developing the best solutions to solving the challenge. Both individuals and companies may participate.

The competition targets contestants in the Nordic region: Denmark, Finland, Iceland, Norway and Sweden (also including the Faroe Islands, Greenland and Åland). Companies participating in the competition must have a business ID from a Nordic country. Individuals must have personal identification number ("personnummer").

6. Timeline

Stage	Time	Activity
Stage 1	January 2015	Information meetings in each of the five capital cities
Stage 2	February 5 2015	Opening of application portal
	March 15 2015	Deadline for submitting ideas/concepts
	April 2015	Evaluation by the jury – selection of 75 ideas/concepts
	May 4/5 2015	Matchmaking meeting in Copenhagen
Stage 3	May 5 to May 21	Concept development
	May 21 2015	Deadline for submitting further developed concept
	June 2015	Evaluation by the jury – selection of 25 ideas/concepts
Stage 4	June – November 2015	Business plan development
	January 2016	Evaluation by the jury – selection of 5 finalist
	February – May 2016	Testing in the cities
Stage 5	June 2015	Evaluation by the jury – selection of winners

7. Terms and conditions

THE NORDIC INDEPENDENT LIVING CHALLENGE – TERMS & CONDITIONS

The Nordic Independent Living Challenge (the “Challenge”) is run by Norden Nordic Innovation (“Nordic Innovation”) with the assistance of the five Nordic capitals (“our partners”).

Please read these terms and conditions and any other guidance, presentation, competition rules, timeline and eligibility and assessment criteria for the Challenge carefully before registering or submitting an entry to the Challenge.

By registering or submitting an entry, you accept these terms and conditions and agree to comply with them. If you are registering or submitting an entry on behalf of an organisation or a team, you will be treated as the team leader and you undertake to be solely liable on behalf of the team for the obligations under these terms and conditions. All communication from Nordic Innovation regarding the entry will be made to the team leader.

References to “we”, “us” and “our” in these terms and conditions are references to Nordic Innovation and, where appropriate, our partners.

1. General terms and conditions for participation

- 1.1 The Competition Rules are available at www.realchallenge.info.
- 1.2 You can submit an entry to the Challenge from 5 February 2015 until 15 March 2015. Submissions to the Challenge and all information relating to your entry must be in one of the Scandinavian languages/English and must comply with all applicable provisions of the Competition Rules.
- 1.3 Entry to the competition is open for all interested parties; private companies, startups, health employees inside or outside the municipal organisations, end users, NGOs, professionals and interested individuals who want to compete in developing the best solutions to solving the challenge. Both individuals and companies may participate. The competition targets contestants in the Nordic region: Denmark, Finland, Iceland, Norway and Sweden (also including the Faroe Islands, Greenland and Åland). Companies participating in the Challenge must have a business ID from a Nordic country. Individuals must have personal identification number ("personnummer").
- 1.4 Individuals may cooperate and submit a joint entry. If an entry is submitted on behalf of a group (a "Team"), then the entry must identify one person as team leader and provide contact details of the team leader. The team leader shall have authority to bind the Team and shall enter into contracts (regarding financial support etc.) with Nordic Innovation on behalf of the Team.
- 1.5 Employees of Nordic Innovation or other individuals formally involved in supporting or organising the Challenge, members of the Challenge Committee, and their immediate families, are not eligible to participate in the Challenge.
- 1.6 You may participate in more than one entry provided that, if you are a member of any Team(s), you have the consent of all such team members to do so.
- 1.7 We will use the contact details provided to contact the team leader (as applicable) about the Challenge. All communication between us about the Challenge shall be in one of the Scandinavian languages/English. If you do not respond to any communication within 14 days, we may at our sole discretion, treat you (and your Team, if applicable) as having withdrawn from the Challenge.
- 1.8 We reserve the right at our sole discretion to refuse or disqualify any applicant or Team which in our reasonable opinion does not comply with these terms and conditions, the Competition Rules, or applicable law or if the entry deviates from the original entry. Please notify us in writing if you decide to withdraw from the Challenge for any reason. Similarly, if a Team is dissolved, Nordic Innovation reserves the right to disqualify the Team and to refuse individual team members from participating further in the Challenge.

- 1.9 In respect of third parties, you will be responsible for all your costs of entering and participating in the Challenge. Nordic Innovation, however, may provide you with interim financial support to cover such costs at the various stages of the Challenge (as described further in Clauses 2 and 3 below). Financial support from Nordic Innovation will be subject to terms and conditions and the team leader must enter into a contract with Nordic Innovation prior to receiving any payments. You recognise that there is no guarantee that you, or any participant, will win the prize and that participation is entirely at your own risk.
- 1.10 We reserve the right to vary the form or substance of the Challenge (including without limitation the Competition Rules, the criteria and requirements for success, these terms and conditions and any deadlines) as we deem appropriate in the circumstances, taking into account the aims of the Challenge. We shall use reasonable endeavours to notify all registered participants of any changes. If you are not happy with the changes, you should withdraw from the Challenge; your continued participation will indicate your agreement to any changes.
- 1.11 We also reserve the right at our sole discretion to suspend or terminate the Challenge if:
- a. funding for the Challenge is reduced materially or withdrawn by our partners or sponsors;
 - b. we determine in our reasonable opinion that the Challenge will no longer achieve its aims or is no longer relevant or useful; or
 - c. there are changes or developments outside our control that affect the Challenge (including without limitation changes to the law or in medical, technological or scientific knowledge).
- 1.12 No compensation will be paid to participants if the Challenge is changed, suspended or terminated by us in accordance with Clauses 1.10, 1.11 or 10 of these terms and conditions.

2. Interim financial support

- 2.1 You may receive financial support from us during the different stages of the Challenge (as defined below) to help develop your solution, such as financial support in respect of a concept analysis, business plan, test beds etc. Additional conditions, including an obligation to participate in the next phase, may apply to such support and will be specified on the launch of each financial support that we, at our sole discretion, choose to grant to participants.
- 2.2 Nordic Innovation will follow de minimis state aid rules. Participants that conduct economic activity (as per European state aid law) and receive financial support from Nordic Innovation must be prepared to be eligible for de minimis state aid under Regulation 1407/2013 or 360/2012 (de minimis Regulations). As a result, financial support of no more than EUR 200 000/ 500 000 shall be granted over a three-year period (that corresponds to three financial years) and participants that conduct economic activity are responsible for documenting that they are eligible for de minimis funding.

3. Award of Prize

- 3.1 The Challenge will run in four stages from February 2015 to June 2016. The first stage is the submission of ideas by 15 March 2015. Late entries will not be accepted and Nordic Innovation is not responsible for entries that are lost, damaged or late due to computer, network or telecommunications failure due to third party telephone or data networks.
- 3.2 Nordic Innovation will review and assess submissions. Nordic Innovation will invite the best proposals to a Nordic matchmaking event in Copenhagen for inspiration, knowledge exchange and for finding potential collaboration partners. The concepts will be further developed and participants must submit their revised concepts, including a concept sketch and an analysis of expected outcome and usability considerations, in the Concept Development Stage. Nordic Innovation, after a new selection round, will then invite a limited number of participants to participate in the Business Plan Development Stage. After a third selection round, finalists will be selected to test their concepts in the Nordic capital cities (the Testing Stage). The winners will be selected in the summer of 2016. Please refer to Nordic Innovation's timeline for the Challenge for further details of the stages and criteria for submissions.
- 3.3 We reserve the right to ask for additional evidence to support submissions and claims and to reject claims on the grounds set out in the Competition Rules. We will determine at our sole discretion the form and extent of assessment and testing for each entry, which may differ for individual entries.

- 3.4 The eligibility and assessment of any prize will be determined by the Challenge jury (the “Jury”) appointed by Nordic Innovation and Nordic Innovation following the process set out in the Competition Rules. Any decision by Nordic Innovation or the Jury about eligibility, assessment and award will be final and binding. Correspondence will not be entered into. The Jury or Nordic Innovation may decide at its sole discretion not to award the prize at all where in its reasonable opinion no entry satisfies the aims, criteria and requirements of the Challenge as described in the Competition Rules.
- 3.5 Nordic Innovation may provide the participants with financial support in the Concept Development Stage, the Business Plan Development Stage and the Testing Stage. In the Testing Stage, Nordic Innovation shall require that the finalists enter into a cooperation agreement with Nordic Innovation and that activities in this stage must be at least 50 % self-financed (either in form of working hours or direct funding).
- 3.6 The general prize is NOK 1 million. In addition, there is a cross-Nordic collaboration award of NOK 200 000 and a student award of NOK 100 000. Nordic Innovation will not stipulate that the winners comply with any formal conditions or use the prize for a particular purpose. The winners may decide at their own discretion how to use the prize.
- 3.7 The payment of the final prize must be authorised by Nordic Innovation. The awards will be paid in NOK within 90 days of announcement of the winners to a bank account in the name of the winner. Where the winner is a Team, the prize will be paid to the person responsible for submitting the entry pursuant to Clause 1.5 (team leader). We reserve the right to withhold payment in the case of a complaint or challenge to the Jury until such complaint or challenge is resolved. Winners will be responsible for payment of all taxes, bank transfer and other levies, costs and charges associated with payment to them of any prize and shall provide promptly any information requested by us in connection with reporting or assessment required by tax or other authorities in connection with the prize.

4. Your commitments to us

- 4.1 To participate in the Challenge, you must, and the team leader of a Team must ensure that each team member shall:
- a. satisfy the eligibility criteria throughout the Challenge;
 - b. ensure that all information submitted as part of the Challenge is true, accurate and complete to the best of your knowledge;
 - c. provide promptly any additional information we reasonably request and participate in assessment, testing, challenges and presentations which are part of the Challenge;

- d. obtain all authorisations, consents, licences and permissions necessary to: (i) submit and develop your solution as part of the Challenge; (ii) grant the rights granted to us under these terms and conditions (including without limitation those granted in paragraph 5.2 below); and (iii) if you win the prize, to develop and market your winning solution as proposed in your winning entry;
- e. use best endeavours not to infringe any intellectual property right, obligation of confidentiality or other third party rights or any contractual obligation in connection with participation in the Challenge;
- f. not attempt to undermine the Challenge, cheat, or behave in any way which is in our reasonable opinion unfair, disruptive, inappropriate or potentially dangerous, or which damages the reputation of Nordic Innovation or partners in the Challenge;
- g. comply with the rules of the Challenge;
- h. act lawfully, ethically and in good faith, and comply with all applicable laws, regulations, guidelines and codes of practice;
- i. comply with our reasonable instructions while participating in the Challenge.

5. Intellectual Property Rights

- 5.1 Except as set out in 6 below, as between you and us, you will retain all intellectual property rights in the results and materials (including but not limited to any data, know-how and information), generated by you while participating in the Challenge (the “Challenge IPR”) and no rights in Challenge IPR shall be transferred to us or our partners. You shall have sole responsibility at, your own cost, for filing, prosecuting, maintaining, defending and enforcing any Challenge IPR.

6. Information and Publicity

- 6.1 We will use information which you provide, including the personal details of you, and your Team members if applicable, to administer the Challenge. We may share those details with our partners and anyone helping us to administer the Challenge.
- 6.2 You must identify and notify to us in writing any confidential or sensitive information submitted during the course of the Challenge. We may share that information with our staff, partners, judges and anyone helping us to administer the Challenge, to the extent necessary to enable them to perform their duties in relation to the Challenge and subject to obligations of confidentiality, but shall otherwise use our best endeavours not to disclose that information to any third party and to adopt appropriate technical measures to prevent unauthorised access to that information.

- 6.3 We and our partners may carry out publicity and promotion for the Challenge, and publish our research and evaluation in relation to the Challenge. You (and your team, where applicable) agree to participate as required in events, blogs, filming and other publicity for the Challenge; and hereby consent to the use of:
- a. your names;
 - b. a summary of your entry (which shall contain no confidential information); and
 - c. photographs, film and/or sound recordings of your participation in the Challenge, in any such promotional material and/or publications in any media and online. All film, photos, sound recordings and other materials created by us shall belong to us and may be used, published and distributed by us without further permission from you or your Team.
- 6.4 Any public statements made by a participant in the Challenge about the Challenge, either during the Challenge or within twelve (12) months following the award of the prize, must acknowledge the support of Nordic Innovation and our partners. You must seek our prior approval for any significant publicity or promotional activity connected to the Challenge. Subject to this clause 6.4, you and your team (where applicable) shall not use the name, logo, trademarks or any other intellectual property of Nordic Innovation or its partners without prior written consent.

7. Notices

- 7.1 Any notice or other communication sent to Nordic Innovation in connection with these terms and conditions shall be in writing and sent to: Stensberggata 25, NO-0170 Oslo, and marked: "The Nordic Independent Living Challenge".

8. Exclusion and Limitation of Liability

- 8.1 To the extent permitted by applicable law, Nordic Innovation excludes all liability for any direct, indirect, incidental or consequential loss or damage, including without limitation, any costs, claims, taxes, charges or expenses, arising from your participation in the Challenge, including without limitation where these arise as a result of:
- a. Nordic Innovation exercising its rights to vary, suspend or terminate the Challenge;
 - b. your reliance on statements or advice given by us, our partners or contractors before, during or after the Challenge;
 - c. any breach of confidentiality, except where this is caused by our negligence or default.

- 8.2 Without prejudice to clause 8.1, Nordic Innovation's maximum aggregate liability to you or your Team (as applicable) in connection with the Challenge (if any) shall be limited to NOK 10 000.
- 8.3 Any physical materials or prototypes submitted to Nordic Innovation as part of your entry to the Challenge will be at your own risk. While we will use reasonable endeavours to keep safely, maintain and return any such materials or items, we cannot guarantee this.
- 8.4 Nordic Innovation is not responsible to any you or your team in the Challenge for the actions or statements of any other participant and is under no obligation to arbitrate disputes between participants, including in relation to confidentiality and ownership of intellectual property. Participants who are unable to resolve disputes between themselves may at Nordic Innovation's sole discretion be removed from the Challenge.
- 8.5 You shall indemnify and keep indemnified Nordic Innovation and our partners against all liabilities, costs, expenses, damages and losses (including reasonable professional costs and expenses) suffered or incurred by us or our partners arising out of or in connection with any third party claim made against Nordic Innovation or any of its partners as a result of:
- a. any breach by you or any of your team members (if applicable) of paragraphs 3.5 and 4 of these terms and conditions; or
 - b. any actual or alleged infringement of a third party's intellectual property rights arising out of in connection with your conduct, performance or output (including your entry or proposed solution(s) to the challenge) during or after the Challenge; and
 - c. any claim made against us by a third party for death, personal injury or damage to property arising out of or in connection with your conduct, performance or output in connection with the Challenge.

9. No Partnership or Agency

- 9.1 Nothing in these terms and conditions is intended to, or shall be deemed to, establish any partnership or joint venture between you (or your Team, if applicable) and Nordic Innovation, constitute any party the agent of another party, or authorise any party to make or enter into any commitments for or on behalf of any other party.

10. Governing Law and Jurisdiction

- 10.1 These terms and conditions shall be governed by and interpreted in accordance with the laws of Norway and you hereby submit to the exclusive jurisdiction of the Norwegian courts. Without prejudice to the foregoing, where Nordic Innovation makes a complaints or independent review process available for disputes arising from the Challenge, you agree to pursue any claims or demands which you have against Nordic Innovation first through such process and to abide by the rules of such process.

[February 2015]