



Terms and Conditions

Event : Insurance Innovation Hackathon 2022

1. INTRODUCTION

These terms and conditions (“T&Cs”) are set out to govern the **Insurance Innovation Hackathon 2022** (“Event”). References to “the Organiser” or “We” or “Us” or “Our” refers to FortNynja, and reference to “you” and “your” shall refer to the Participant, which is defined in Clause 2(b) below.

You are advised to carefully review the T&Cs listed herein as well as those on <https://www.fortnynja.com/> and <https://insurance.com.my/events/hackathon> (“Website”). By signifying your acknowledgement and acceptance to the matters set out in this document, it is deemed that you have read, understood, and explicitly agreed to be bound by these T&Cs, and agreed that all our decisions in relation to every aspect of the Event, including any determination, is final, binding and conclusive.

2. ELIGIBILITY

- a. The Event is open to all tech communities and related backgrounds that include working professionals, fresh graduates, and university students aged 18 (on the date of registration to the Event) and above, and the Event is open to both Malaysians and non-Malaysians with a valid Malaysian PR or work/student permit.
- b. This is a team-based competition. Each Participant should have a background in Information Technology (IT), programming or related background in order to complete the given challenge.

3. REGISTRATION

- a. Participants will be required to pay a registration fee ranging from RM10-45 per individual, with the option of a limited edition T-Shirt.
- b. Participants are required to complete and submit their registration form via <https://insurance.com.my/hackathon> by 31 March 2022 (Thursday). All tickets sold are non-transferable and non-refundable.
- c. All successful registrations will receive an email confirmation with the links to Discord and FortNynja’s Platform from an auto-generated email. For further enquiries (if any), Participants can submit the same via email: info@fortnynja.com.
- d. All Participants (whether individual or participating in a Team) must register on the Official registration platform <https://insurance.com.my/hackathon> and join the Discord Server prior to the start of the Event.
- e. We reserve the right to reject your registration and remove you from this Event if the information provided during the online registration is found to be incomplete



Terms and Conditions

Event : Insurance Innovation Hackathon 2022

and/or inaccurate, or for any reasons whatsoever, at our sole and absolute discretion.

- f. Each Participant must accept the Event regulations and grant consent in handling their personal data and for its use by us.
- g. At any time and subject to our sole and absolute discretion, we shall be entitled to disqualify the Participant in the event the Participant fails to meet the relevant eligibility criteria and/or the Participant violates or is suspected of violating any of these T&Cs.

4. COMPETITION MECHANICS

- a. The Event will start on 31 March 2022 (Thursday) until 10 April 2022 (Sunday) for an eleven day (11) period in order for Participants to work on the challenges.
- b. There will be a Pre-Hackathon briefing on 31 March 2022 (Thursday) where all the Participants are encouraged to join.
- c. There are two types of Challenges in the Event:
 - Build Minimum Viable Product (MVP) - A competition where the Participants are expected to brainstorm and submit a working prototype (MVP) or solution based on the Problem Statements provided and selected by the Participants.
 - Cybersecurity Capture-the-Flag (“CTF”) - A competition where the Participants are required to find the vulnerabilities that consist of a specific “flag ID”. Participants are required to submit the flag ID via the program page (or Bounty page) on FortNynja’s platform.
- d. All Participants must start hacking/coding fresh during the Event. No one is allowed to pre-code anything or work on existing projects. Open source resources are allowed to be used if they are publicly available.
- e. The entire event will be facilitated via our FortNynja’s platform, Discord, and Zoom.
- f. Participants must adhere to our Code of Conduct available on our Website and conduct themselves in a professional and ethical manner. We may terminate or suspend the permission to use our platform or ban the account at any time, with or without notice, for any violation of these T&C and Code of Conduct, for extended periods of inactivity, for unexpected technical issues or problems, or if we suspect that you engage in fraudulent or illegal activities.
- g. Participants can be assisted or be given guidance by selected mentors. For the avoidance of doubt, the mentors will be determined and provided by the Organiser.
- h. The problem statements will be released on several key dates - 26 January 2022, 23 February 2022, and 23 March 2022.
- i. All solutions must be completed and submitted to us on or before 1800 MYT (GMT+8) on 8 April 2022 (Friday).



Terms and Conditions

Event : Insurance Innovation Hackathon 2022

- For Capture the Flag (“CTF”), steps to submit via FortNynja Platform:
 - Include your submission title -> [team name]-[flag name]
For example: Enhancement A ->
TeamBravo-wh@cKTh3FOrt{SgSqWu7IAx}
 - description ->
 - > Describe the steps to get the flag
 - Upload your attachment -> Images/Presentation slides [PDF format only] on screenshots on steps to capture the flags
- For Build Minimum Viable Product (MVP), steps to submit via FortNynja Platform:
 - Submission title -> [team name]
 - Description -> Introduction to team and team member
 - Attachment -> pitching deck [PDF format only]
- i. All solutions submitted by the Participants are subject to a code-review either during the Event or after the completion of the Event if there are any disputes.
- j. In the event after the solution-review, the Organiser and/or the Judges are of the view that the project developed by the Participants/Winners are not original work and/or infringe with the intellectual property rights of any third party, the Organiser reserves the right to clawback and/or forfeit the Cash Prize awarded to the Winners.

5. PITCHING & WINNERS SELECTION [BUILD MVP ONLY]

- a. During the 1st Round Pitch, each team will be limited to 3 minutes per pitch and 3 minutes of Q&A from the Judges.
- b. The Panel of Judges for the 1st Round Pitch will shortlist the top 5 teams, who will be given the opportunity to further enhance their projects based on the feedback provided.
- c. The top Finalists will need to demonstrate their solutions during the final stage of the Challenge, and all Finalists are subject to the rules and regulations determined by the Judges.
- d. All the judges’ decisions are final (including but not limited to the determination of Winners) and any dispute pertaining to the Judges’ decisions shall not be entertained.
- e. Nothing herein shall constitute an employment, joint venture or partnership relationship between the Participants and the Organiser.

6. CASH PRIZES & GIFT VOUCHERS

- a. Cash prizes and gift vouchers will be announced on our website and social media platforms.



Terms and Conditions

Event : Insurance Innovation Hackathon 2022

- b. The cash prizes and gift vouchers are non-transferrable to any third parties and subject to other terms and conditions imposed by us.
- c. The Team Leader of each winning team must provide their bank account details and go through due diligence and eKYC with proper documentation in order to receive the cash prize or gift vouchers. All decisions lie solely with the Organiser.
- d. The cash prize or gift vouchers will be transferred to the Team Leader of the winning teams. Team Leader is responsible for ensuring that the cash prizes will be appropriately distributed to each member of the team and the Organisers nor its Event's Partners shall not be responsible in the event the Team Leader fails to do so. Any disputes pertaining to the distribution of the cash prize and/or gift vouchers shall be resolved among the team members without recourse to the Organiser and its Event Partners.
- e. Any cash prize or gift vouchers that are not claimed and/or accepted within 30 days of notification will be forfeited. No alternatives will be offered.
- f. Please allow 60 working days from the date of the winning team's response to the cash prize or gift vouchers notification for the cash prize to be processed.

7. COMMUNICATIONS

- a. Participants are not allowed to contact any personnel of the companies they are addressing during the span of the Event without prior written authorisation from the Organiser and the Event Partners.

8. INTELLECTUAL PROPERTY RIGHTS

- a. By participating in the Event, each Participant hereby:
 - Warrants and agrees that all work presented during the Event is an original work and in no way does it and will not infringe, in whole or in part, the intellectual property or proprietary rights of any third party, including, without limitation, any third-party patents, copyrights, or trademarks.
 - Confirms that all Intellectual Property rights to the designs and codes of the app/prototype developed at this Event are wholly owned by the Participant, but you will grant the Organiser the first right of refusal to acquire the intellectual property right, title, and interest to the app/prototype presented at the Finals in the event the Participant wish to transfer in whole or in part, such right, title, and interest at any point in time.
 - Undertakes to indemnify the Organiser against all costs, expenses, charges, demands, claims, actions, losses, and damages which the Organiser may suffer or sustain as a result of any claim that your project or working



Terms and Conditions

Event : Insurance Innovation Hackathon 2022

prototype is illegally obtained or unauthorised, or that any third party's intellectual property rights or proprietary rights have been infringed.

9. PUBLICITY

- a. Participants of the Event agree and consent that any images or videos taken during the Event will be used by the Organiser and/or the Event's Partners to promote the Organiser's future events, in press releases, printed publicity, and/or digital marketing platforms.

10. CANCELLATION & POSTPONEMENT

- a. We reserve the right to postpone or cancel the Event at any point in time. If the Event is postponed or canceled, the announcement shall be posted on the Organiser's Website and social media platforms immediately.
- b. You agree to access the Website at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs. We shall not be responsible or liable to compensate you for any loss, damage, or disappointment whatsoever due to the cancellation or postponement of the Event.
- c. We may refuse registration for the Event without having to state cause and reserve the right to at any time to exclude participants from the Event who have already been admitted. This applies in particular in cases in which the rules of the Hackathon are breached, or if technical means or other manipulative aids are deployed. In such an event, we are entitled to revoke the prizes and/or to demand that they be returned, as the case may be. This shall also apply should the participants fail to make truthful statements in providing their personal details.

11. USAGE OF INFORMATION

- a. By participating in this Event, all Participants consent to the Organiser processing and storing of personal data in compliance with the Personal Data Protection Act 2010 ("PDPA 2010").
- b. Any information provided in the application form will be kept confidential and only be used for the Event and for the process of recruitment by the Organiser, where applicable.
- c. We will not share, disseminate, or distribute any of your personal information without your consent unless we are required to do so pursuant to any applicable laws or by ruling of a court or administrative body of competent jurisdiction.
- d. Please see our Privacy Policy within our Website for more information about how we collect, use, and disclose information you provide.



Terms and Conditions

Event : Insurance Innovation Hackathon 2022

12. GENERAL PROVISIONS

- a. We reserve the right to change, amend, or delete the T&Cs and other rules and regulations governing the Event at any time at our sole and absolute discretion. You agree to access the Website regularly to view the T&Cs and to ensure that you are up-to-date with the latest T&Cs.
- b. For further enquiries, please email us at info@fortnynja.com.
- c. The T&Cs shall be governed by and constructed in accordance with the laws of Malaysia and you agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
- d. This Event is subject to all applicable federal, state, and local laws and regulations. Void where prohibited.
- e. All Participants are solely liable for any costs including expenses and taxes associated with the acceptance and/or use of the prizes.