

## Aviva Community Fund 2017 Terms and Conditions

### General

These terms and conditions apply to the Aviva Community Fund 2017 ('the **Fund**') in the United Kingdom (which for the purpose of the Fund is considered by Aviva to be England, Wales, Scotland, Northern Ireland, Channel Islands, Isle of Man and Northern Isles ('the **UK**')) and entry into the Fund is acceptance of these terms and conditions. **Therefore please read these carefully.**

The promoter of the Fund is Aviva Central Services UK Limited, registered in England and Wales under company number 3259447, Registered Office: Surrey Street, Norwich, NR1 3NG ('**Aviva**').

Nothing in these terms and conditions shall exclude the liability of Aviva for death, personal injury, fraud or fraudulent misrepresentation as a result of its negligence.

Aviva accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by you as a result of entering the Awards (as defined in the '**Project Categories and Awards**' section below) or accepting the Awards. Aviva further disclaims liability for any damage to your or any other person's computer relating to or resulting from participation in or downloading any materials in connection with the Fund.

Aviva shall not be liable for any failure to comply with its obligations where the failure is caused by something outside its reasonable control.

The names of the Award winners will be published on the Fund [website](#) from 16 January 2018 until at least 31 December 2018. The Award winners agree to have their names and counties disclosed for this purpose.

All Awards are subject to Due Diligence as defined in the '**What happens when voting closes**' section below.

Aviva may amend these Aviva Community Fund 2017 Terms and Conditions from time to time. Subject to any legal requirements to provide additional notice, changes to these Terms and Conditions will be communicated through the Fund website.

## Submitting an entry and eligibility criteria

To submit an entry to the Fund for a project you should first of all register your details at the Fund [website](#). Each individual may only register once for participation in the Fund. Each project may only be submitted once, but an individual who has registered may submit more than one project.

Submitting an entry to the Fund is only available to people:

- residing in the UK, using a UK IP address, and not using a disposable email address (as determined by Aviva in its sole discretion)
- who are not Fund judges or immediate family members (spouse, partner, child, parent or sibling) of a Fund judge. Fund judges must register their details in order to participate in the online judging process but are not eligible to submit a project.
- over the age of 18. If they are under the age of 18, they will be asked to provide contact details of an appropriate adult associated with the project being entered to enable Aviva to verify the project submission.

Having registered, in order to submit an entry to the Fund you should complete an entry form including details of the project for which you have applied for funding. By entering these details you grant Aviva an exclusive licence to publish your entry on the [Fund website](#) and other media including, but not limited to, the Aviva.co.uk website and electronic and printed communications. By entering the Fund you confirm that you have obtained the consent of the organisation whose project you are entering for its images and details to be published by the Promoter.

Where entries are submitted as part of a team effort the entry belongs to the individual who has submitted the entry and that individual's contact details will be used accordingly. All participant agreements and relationships must be managed by the entrant outside of the Fund.

The project submitted must relate to an organisation which:

- is based in the UK
- has been in existence for at least 6 months as at the date of submission
- is a not-for-profit organisation
- meets the due diligence requirements
- has an average annual total gross income of less than £100,000 (if entered into the £1,000 Award level) ;or has an average annual total gross income of less than £1,000,000 (if entered into the £5,000, £10,000 or £25,000 Award level) over the previous three years.

The project must:

- create a change that positively impacts the local community, through for example specific purchases, activities or the running costs of a programme
- take place within the UK
- be in a position to and have a plan to have used the Award 12 months from the Award being made
- be submitted in English
- if submitted on behalf of, or in association with a religious organisation, have an outcome that must be accessible to anyone of any faith.

Where possible the project should endeavour to:

- pay the [Living Wage](#) if the Award is being used to fund a paid position.

The entry and project must not:

- be for the benefit of an individual
- include any mention of specific individuals, companies, brands or products for promotion purposes

- contain any third party trademarks or material including, but not limited to, photographs/images unless you have the express written permission of said third party
- contain offensive, obscene or sexually suggestive material, propaganda, potentially misleading information, or defamatory or disparaging material about other people or companies, or endorse any form of hate, hate group or terrorist activity
- discriminate unlawfully on the basis of gender, race, religion, creed, national origin, disability, age, sexual orientation, or any other basis prohibited by law, as determined by the sole discretion of Aviva
- involve any form of mandatory religious study or discriminate against any faith or group. Projects that promote religious advocacy, attempt to convert people to another religion, or attempt to expand membership are not eligible to win the Fund, and may be removed at any point through the competition
- support any particular political party or affiliated group
- directly promote or speak negatively about any particular faith, political action, legislation or party, or promote or encourage the violation of any law, as determined by the sole discretion of the Promoter
- promote any activities that may appear unsafe or dangerous, as determined by the sole discretion of the Promoter
- relate to controversial subject matter or any subject that is contrary to the interests of the Aviva Group of companies ('**Aviva**') (including, but not limited to, projects that present an unacceptable regulatory, reputational or other risk to Aviva), as determined by the sole discretion of Aviva
- be used for commercial use or promotion. Ideas that are connected to for-profit business ventures or that financially compensate an idea creator beyond fair wage are not eligible to win any Award and may be removed at any point
- be used towards a raffle, chance or lottery prize.

Each entry will be moderated at submission by Charities Trust (the fulfilment provider working with Aviva in relation to the Fund, registered office Suite 22, Century Building, Tower Street, Liverpool, L3 4BJ, company number 2142757, charity registration number 327489 ('**Charities Trust**')). Each entrant will receive notification when their entry has been accepted. In the majority of cases moderation will take up to 3 working days. Moderation could take longer towards the end of the submission period and/or if there is a query with your entry that requires additional moderation.

**Please be aware that your entry cannot be changed once submitted so you need to check your entry carefully before submitting.**

Acceptance of entry at moderation stage is not full due diligence. Full due diligence will be completed on successful projects, finalists (see '**What happens when voting closes**') and any project submitted by a current customer or employee of Aviva which has not won an Award but will, subject to satisfaction of the eligibility criteria, be eligible for a £200 Aviva Customer and Employee Award (see "**Customer and Employee Awards**").

Entries that don't meet the eligibility criteria above will not qualify for any Awards and will not be posted on the [Fund website](#). If Aviva determines that an entry doesn't meet the eligibility criteria at any time it will be removed from the process. In these cases Aviva will contact the individual who submitted the project to advise them of its decision.

Aviva reserves the right, in its sole discretion, to reject entries that are incomplete, illegible, false or fraudulent, or remove them from the process at any point.

A project can only be entered once but individuals can enter more than one project.

Submission of entries will be accepted from 9.00am on 12 September 2017 until 12 noon on 10 October 2017 ("the **Closing Date**"). Entries received after the Closing Date will not be processed.

Aviva accepts no responsibility for entries that are lost, delayed, misdirected or incomplete or cannot be delivered or entered for any technical or other reason. Proof of delivery of the entry is not proof of receipt.

Aviva will not be liable for any expenditure incurred by an organisation or individual whilst making an entry to the Fund and promoting their project for votes.

## Project Categories and Awards

The project categories are:

- Health and Wellbeing
- Skills for Life
- Community Support
- Inclusivity

(‘the **Project Categories**’)

The Project Categories set out above are for guidance purposes only; the choice of Project Category to enter is the responsibility of the person submitting the entry and Aviva takes no responsibility for the impact that Project Category choice has on the entry.

### Choosing a funding level

Entries for an award of up to £1,000 in any Project Category may be submitted by organisations with an average annual gross income of £100,000 or less over the last three years.

Organisations with an average annual gross income of between £100,000 and £1,000,000 over the last three years can choose to submit their project for either a £5,000, £10,000 or £25,000 award.

Organisations with an average annual gross income of over £1,000,000 over the last three years are not eligible to submit their project for an award.

### Allocation of Awards

Should a winning entry consist of a project that requires funding beyond its Award, Aviva will not be responsible for any such further funding.

The allocation of Awards is set out below. In addition to the General Awards which are open for everyone to enter (‘the **General Awards**’), there are a number of Awards specific to Financial Advisers and Insurance Brokers (‘the **Insurance Broker Awards**’ and ‘the **Financial Adviser Awards**’ respectively), and an additional award for non-successful projects where the entrant is a current customer or an employee of the Aviva group (See “**Customer and Employee Awards**” below for full details).

To be eligible for an Insurance Broker Award or a Financial Adviser Award, the entrant must have indicated that they are a Financial Adviser/Insurance Broker (as appropriate) at the time of registration, this cannot be applied retrospectively.

## The General Awards

Project Categories	Award			
	Up to £1,000	Up to £5,000	Up to £10,000	Up to £25,000
Health and Wellbeing	380	10	5	2
Skills for Life		10	5	2
Community Support		10	5	2
Inclusivity		10	5	2

## Insurance Brokers Awards

Project Categories	Award			
	Up to £1,000	Up to £5,000	Up to £10,000	Up to £25,000
Health and Wellbeing	30	4	1	2
Skills for Life		4	1	
Community Support		4	1	
Inclusivity		4	1	

## Financial Adviser Awards

Project Categories	Award			
	Up to £1,000	Up to £5,000	Up to £10,000	Up to £25,000
Health and Wellbeing	30	4	1	2
Skills for Life		4	1	
Community Support		4	1	
Inclusivity		4	1	

If there are fewer entries in a particular Award level (including in relation to the Insurance Broker Awards and Financial Adviser Awards) than there are number of Awards allocated to that Award level, the value of unclaimed Awards may, at Aviva's sole discretion, be redistributed to other Award levels to support additional Awards as Aviva sees fit.

## Additional Awards

If an entry in the £5,000, £10,000 or £25,000 Award levels becomes a finalist in such Award level, but doesn't win an Award but has, in our sole opinion, satisfied our eligibility criteria and due diligence requirements and there has not been any other contravention, in our opinion, of these terms and conditions in relation to that project, it will receive a payment of £500.

## Customer and Employee Awards

If you are a current Aviva customer or Aviva employee and none of the projects that you have entered win an Award (including an Additional Award), a project you have entered will receive £200.

A "current Aviva customer or current Aviva employee" for the purposes of these Terms and Conditions means:

- a person who was an Aviva customer or Aviva employee on 15 August 2017,
- and in the case of a customer, is an Aviva personal policyholder on 15 August 2017 (excluding single trip travel insurance).

This payment is subject to satisfactory due diligence (as applies to successful projects and finalists).

Only **one** project submitted by a current Aviva customer or Aviva employee will be eligible for this award. Where a customer or employee has submitted more than one project, we will contact them to confirm which of their projects should receive the funding.

To be eligible for a Customer and Employee Award, the entrant must have indicated that they are a Customer/Employee (as appropriate) at the time of submission, this cannot be applied retrospectively.

## **Voting, Successful Projects and Finalists**

All approved entries will be published on the [Fund website](#) on 24 October 2017, which will be open to voting by registered users of the site (the '**Registered Users**').

To vote for an entry in the Fund for a project you should first of all register your details at the Fund [website](#). Each individual may only register once for participation in the Fund.

Voting for an entry to the Fund is only available to people residing in the UK, using a UK IP address, and not using a disposable email address (as determined by Aviva in its sole discretion)

If you have already registered to submit a project, you do not need to register again to vote.

The voting period will be open from 09.00am on 24 October 2017 until 12 noon on 21 November 2017 ('the **Voting Period**').

Each Registered User will have 10 votes to use during the Voting Period and can vote for the same entry more than once and/or for multiple projects. Registered Users who have submitted an entry are allowed to vote for their own entry. Votes can be placed at any time during the Voting Period. Once a vote is cast it cannot be taken back or changed.

If Aviva discovers or suspects fraudulent or ineligible votes, these may be removed from the process at the sole discretion of Aviva.

### Successful projects

#### *In the £1,000 Award level*

The first 15 entries made by Insurance Brokers for this Award, the first 15 entries made by Financial Advisers for this Award and the first 200 other entries to reach 1,000 votes at this Award level will each be made a successful project in this Award level. This could happen at any point in the voting period.

Subsequently at the end of the voting period, the 15 entries made by Insurance Brokers for this Award and the 15 entries made by Financial Advisers for this Award that have received the highest number of votes (regardless of Project Category) will be made Insurance Broker or Financial Adviser successful projects respectively. Once these have been allocated, the next 180 entries that have received the highest number of votes (regardless of Project Category) will be made General successful projects, making 440 successful projects in total in this Award level.

### Finalists

#### *In the £5,000 Award level*

The 12 entries in each Project Category made by Insurance Brokers for this Award and the 12 entries in each Project Category entered by Financial Advisers for this Award that have received the highest number of votes will be made Insurance Broker or Financial Adviser finalists respectively. Once these have been allocated, the next 30 entries in each Project Category at this Award level that have received the highest number of votes will be made General finalists, making 216 finalists in total in this Award level.

#### *In the £10,000 Award level*

The three entries in each Project Category made by Insurance Brokers for this Award and the three entries in each Project Category entered by Financial Advisers for this Award that have received the highest number of votes will be made Insurance Broker or Financial Adviser finalists respectively. Once these have been allocated, the next 15 entries in each Project Category for this Award that have received the highest number of votes will be made General finalists, making 84 finalists in total in this Award level.

#### *In the £25,000 Award level*

The two entries in each Project Category made by Insurance Brokers for this Award and the two entries in each Project Category made by Financial Advisers for this Award that have received the highest number of votes will be made Insurance Broker or Financial Adviser finalists respectively. Once these have been allocated, the next eight entries in each Project Category at this Award level that have received the highest number of votes will be made General finalists, making 48 finalists in total in this Award level.

## What happens when voting closes?

As outlined above, in the £1,000 Award level, the first 15 projects entered by an Insurance Broker, the first 15 projects entered by a Financial Adviser and the first 200 other projects entered (all regardless of category) to reach 1,000 votes will be successful projects. These will be contacted once those numbers have been reached.

The remaining successful projects in the £1,000 Award level, and finalists in the £5,000, £10,000 and £25,000 Award levels will be emailed on the morning of 28 November 2017. Details of successful projects and finalists will be issued on the Fund Website at 2pm of 28 November.

All successful projects and finalists will be contacted by email by Charities Trust on 28 November 2017 and asked to provide additional information as set out below. It is the responsibility of the individual who submitted the entry to get the information from the organisation delivering the project.

If any successful project or finalist does not respond to the email from Charities Trust by the deadlines provided below, with the requested information their place as a finalist will be forfeited.

### For successful projects in the £1,000 Award level:

The email from Charities Trust will contain a due diligence form relating to the organisation delivering the project. This form must be completed and returned to Charities Trust **no later than 5pm on 8 December 2017**.

### For Finalists in the £5,000, £10,000 and £25,000 Award levels:

The following additional information about the project will need to be submitted on the [Fund website](#), by the entrant. This information must be entered **no later than 5pm on 8 December 2017**.

Along with your original entry, this is the information the judges will use to score your entry. So please review the judging criteria (in the section “**Judging and selecting the winners**”) to make sure your answers reflect the information they will be scoring your entry on to give yourself the best chance to receive high marks for your project.

#### **What is the need in your local community that this project is addressing? (max. 200 words)**

*Please include in your answer how urgent the need is, and if appropriate why the need has arisen. You may also want to include the support this project has from the wider community including volunteers where appropriate.*

#### **What exactly will the money be spent on? (max. 200 words)**

*Be as specific as you can in your answer, including cost breakdowns where appropriate. Also include details on how soon after the money is received the project could be delivered.*

#### **Does the project rely on other funding (as well as the Award from the Aviva Community Fund) to be successful? (max. 200 words)**

*If the answer to this question is yes, please include how much additional funding, and what plans are in place to raise those funds and why you think you will be successful in raising it.*

#### **How many people will be impacted by this project both directly as beneficiaries, and indirectly (eg families of those directly impacted, or in the wider community)? (max. 200 words)**

*Please include in your answer the kind of people that will be impacted – are they residents, site users, what ages are they, do they come from a particular ethnic, social or health background, are they unemployed, do they have learning disabilities etc)? Please also tell us how they will be impacted.*

#### **How long will the impact from this project be felt in the community and what makes it sustainable? (max. 200 words)**

*Please include details on whether the project (and impact) would last a week, a month, a year or longer. Also details of continued funding for running or maintenance costs or other fundraising plans for when the Award donation is spent to show how the project will be sustained (if relevant).*

The email from Charities Trust will also contain a due diligence form relating to the organisation delivering the project. This form must be completed and returned to Charities Trust **no later than 5pm on 8 December 2017.**

## Judging and selecting the winners

*The £1,000 Award level* is not judged: the successful projects are those who were either the first to reach 1,000 votes or those with the highest votes when voting closed (as detailed in the **Project Categories and Awards** and **Voting, Successful Projects and Finalists** sections above) subject to due diligence by Charities Trust.

*For all other Awards the entry (original submission and additional information provided by finalists) will be reviewed by one of our judging panels.* Each panel comprises of between three and five impartial judges chosen by Aviva to select the winners. They will judge the entries on the following criteria:

- Impact
  - how urgent is the need in the community? (15%)
  - how many people will be affected by this project? (15%)
  - is the idea compelling for a broad audience (Taking into account the number of votes the entry received)? (10%)
- Longevity and sustainability
  - is the entry a stand-alone project, or does it require funding from alternatives sources? (10%)
  - how long will the project's impact last in the community? (15%)
  - does this project have clear volunteer support? (10%)
- Likelihood of success
  - is there a high probability of fast and successful delivery of this project? (10%)
- Submission
  - how much effort went into preparing the entry and supporting documentation? (5%)
  - how well thought through and clearly explained is the entry? (5%)
- Originality
  - how original is the idea versus other ideas entered into the competition? (5%)

Each judge will give each entry a score 0-10 for each criteria. The weighting (figures in brackets) will then be applied to those scores to create an overall score. The scores of each judge will then be aggregated and averaged across the judging panel to get the final score for each entry.

If Aviva believes there may be a conflict of interest based on a relationship between a Fund judge and an entrant, that judge's scores shall not be included in the evaluation of that entry.

*In the £5,000 Award level*, four entries in each Project Category from the Insurance Broker finalists, and four entries in each Project Category from the Financial Adviser finalists will be made winners. Ten entries in each Project Category from the General finalists will be made winners.

*In the £10,000 Award level*, one entry in each Project Category from the Insurance Broker finalists, and one entry in each Project Category from the Financial Adviser finalists will be made winners. Five entries in each Project Category from the General finalists will be made winners.

*In the £25,000 Award level*, two entries (regardless of Project Category) from the Insurance Broker finalists, and two entries (regardless of Project Category) from the Financial Adviser finalists will be made winners. Two entries in each Project Category from the General finalists will be made winners.

Each of the projects relating to the winning entries will receive an Award up to £5,000, £10,000 or £25,000 (depending on the Award level selected and exact amount applied for), subject to the terms and conditions set out in the **Notifying the winners** and **The Award and Impact Assessment** sections below. No money will be paid direct to an individual entrant, only to the organisation delivering the project.

## **Notifying the winners**

All finalists will be notified on 16 January 2018 as to whether or not they have become winners. The winners' details will then be published later on the [Fund website](#) on 16 January 2018.

Successful projects in the £1,000 Award level will also be confirmed as winners on this date subject to passing the Due Diligence process at this point.

## The Award and Impact Assessment

The organisations relating to the Award winners will each receive the Award by way of BACS payment from Charities Trust within 6 (six) weeks of notification, provided that they have complied with these terms and conditions. Awards are non-exchangeable, non-transferable and are not redeemable for cash or other remuneration.

If any successful project, finalist or winner does not meet these terms and conditions, the organisation relating to the relevant project will not be eligible to receive an Award. A new winner will be chosen and they will also need to meet these terms and conditions. Aviva may ask the winners to provide proof of country of residence.

*All Awards of £1,000 or less* are “unrestricted funds” meaning they are available for the purposes of the organisation to be spent as they see fit subject to the objectives of the organisation. However, it would be expected that the Awards are spent on the project entered into the Awards, or a like for like project.

*Awards in the £5,000, £10,000 and £25,000 levels* are “restricted funds” meaning they can only be used for the purpose stated in the entry. If for any reason an Award cannot be used for such purpose the individual entrant can approach Aviva to approve redirection of the Award to another project led by the same organisation. If the revised entry does not meet these terms and conditions Aviva reserves the right to reclaim the Award.

All winners will be asked to complete an Impact Assessment form to record the impact the Award has made in their local community. This should be completed on the earliest of the project being completed or 31 December 2018. Winners of amounts over £1,000 must complete the Impact Assessment as a condition of the Awards, but for winners of amounts of £1,000 or less the Impact Assessment is optional. Charities Trust will send the winners an Impact Assessment form shortly after the Awards have been paid. If the project is completed after 31 December 2018 a further Impact Assessment form is required upon completion of the project.

The winners agree to be contacted and take part in post-Award activity including, but not limited to, regular communications about the project which the Award has been used towards. This could include, but is not limited to, media activity, social media or information on the [Fund website](#).

## **Personal Information**

Our usage of your personal information is governed by our Privacy Policy. Please read the [Privacy Policy carefully to understand what information we collect about you, what we can do with it, how we might share it, how you can access it, and other important information relating to your personal data.