

TERMS FOR COMPETING

General information

The Help a lot award is granted to support a legal entity in carrying out a project with a clear Nordic connection that contributes to improved public health. For the current award period (2026–2027), the designated theme is Involuntary Loneliness.

Fundamental eligibility criteria:

The award will be granted to one organization in each Nordic country (Sweden, Finland, and Denmark). The recipient must be a legal entity with a valid organization number registered in one of these countries. Awards will not be granted to individuals.

To enter, a complete application must be submitted via the application form on if.fi.

Project applications may be submitted from 19th of May 2026 through 7th of September 2026. Applications received after 7th of September 2026, or applications that are incomplete at the time of submission, will not be considered. If accepts no responsibility for any technical issues that may affect the submission or the outcome of the Award.

There is no entry fee for participating.

Furthermore, acceptance of the general terms and conditions is required to enter the Award. By submitting an application, the applicant confirms their acceptance of these terms and conditions.

Selection of the winner

The winner in each country will be selected by a jury appointed by If. A separate jury is constituted for each Nordic country. The members of the Finnish jury are as follows: Pippa Laukka, Sini Havukainen, Juho Saari, Joni Härkönen and Mia Örså.

All submitted projects shall undergo an initial review to ensure that:

- All required documentation has been duly provided;
- The project meets the fundamental eligibility criteria;
- The financial and reputational standing of the applicant organization is satisfactory.

The finalists shall be announced on If's official website (if.fi) in March 2027. The winner shall be announced during the award ceremony in 17th of March 2027 and subsequently published on If's official website (if.fi). All dates specified herein are indicative and subject to change at If's sole discretion without liability.

The award

The winner in each Nordic country shall be eligible to receive an amount of up to EUR 100,000. However, no organization will be granted an amount exceeding the actual needs of the project, as specified in the submitted application.

The prize amount refers to the sum before taxes. The organization awarded the prize is solely responsible for any applicable taxation.

General terms and conditions

By participating in the competition (hereinafter referred to as “the Award”), the Applicant accepts the following terms and conditions:

1. DEFINITIONS

- 1.1 “**Applicant**”: For the purposes of this Agreement, “Applicant” shall mean the legal entity that submits an application to participate in the the Award in accordance with the rules and requirements, and that intends to carry out the project described in the application.

2. ORGANIZER OF THE AWARD

The organizer of the Award is If P&C Insurance Ltd (publ) Org.nr 516401-8102 (hereinafter referred to as “If” or the “Organizer”).

3. ACCURACY OF INFORMATION AND USE OF PRICE FUNDS

- 3.1 The Applicant warrants that all information provided in the application, including but not limited to the project plan, budget, and any supporting documentation is true, accurate, and complete.
- 3.2 The Applicant may not allocate more than twenty-five percent (25%) of the prize funds to administrative costs related to the project. The remaining funds shall be used exclusively for activities directly connected to the project’s objectives as described in the application.
- 3.3 If reserves the right to withhold the price funds or reclaim all or part of the price funds already disbursed in the following scenarios (i) the Applicant uses the price funds for purposes other than those described in the application, (ii) any information provided by the Applicant in the application proves to be incorrect, or (iii) in case the Applicant is unable to carry out the project as stated.

4. ONGOING REPORTING & AUDIT

- 4.1 The Applicant undertakes to keep If informed on an ongoing basis regarding the use of the prize funds and the progress of the project (even after the award ceremony).
- 4.2 If reserves the right to audit and verify the Applicant’s use of the price funds and the progress of the project. Such audits may include a review of financial records, receipts, and any other documentation necessary to confirm compliance with the terms of this agreement. The Applicant agrees to fully cooperate and provide all

requested information within the timeframe specified by If.

5. IMPARTIALITY

- 5.1 The Applicant represents and warrants that neither the Applicant nor its affiliates, partners, or beneficial owners engage in activities or maintain affiliations that could compromise the impartiality or integrity of the Award, including but not limited to promoting religious or political party agendas.

6. SANCTIONS

- 6.1 The Applicant warrants that neither the Applicant, its representatives nor its beneficial owner is (i) listed on any Sanctions List, (ii) located or organized in any country or territory subject to country or territory-wide Sanctions; or (iii) otherwise a subject of Sanctions.
- 6.2 The Applicant undertakes to immediately inform the If of any circumstances affecting the above (i)-(iii). If shall not be liable to pay or perform any of its undertakings under this Agreement to the extent that such action would expose If to any Sanctions.
- 6.3 A breach of this Section shall be deemed a material breach of the Agreement. The Applicant shall indemnify (and keep indemnifying) the Customer against any claims, costs, damages, losses, liabilities and expenses (including attorneys' fees and costs) arising out of or in connection with a breach of this Section.

With "**Sanctions**" means any economic or financial sanctions laws, regulations or trade embargoes or similar restrictive measures imposed, administered or enforced from time to time by the United Nations, the European Union or any of its member states, the United Kingdom or any member state of the European Economic Area, or the United States of America.

With "**Sanctions List**" means any list of persons or entities being the subject of any Sanctions published from time to time by the United Nations, the European Union or any of its member states, the United Kingdom or any member state of the European Economic Area, or the United States of America.

7. MARKETING AND AWARD CEREMONY

- 7.1 The Applicant, including its designated contact person or contact persons, consents to being featured in the Organizer's marketing and communications related to the award and to the Applicants work aimed at promoting public health. This includes, but is not limited to, media publications, promotional materials, and public

announcements. The Applicant further agrees that the Organizer may, in consultation with the Applicant, interview and feature other representatives of the Applicant organization beyond the designated contact person(s) for such purposes.

The designated contact person(s) additionally agree to attend the award ceremony should the Applicant be selected as a finalist, at which the winners will be announced.

7.2 The Organizer shall have a non-exclusive, royalty free, worldwide right to use information regarding the project and the progress of the project and materials such as images provided by the Applicant for the purposes of communication, promotion and marketing of the award and the project. This right does not constitute or imply any license to use, reproduce, or exploit any product, service, or intellectual property for any purpose other than those expressly stated herein. No additional compensation shall be payable for such use.

7.3 Applicants selected as finalists shall, within reasonable time following If's announcement of the finalists, publish a post on at least one of their social media platforms (such as Instagram, Facebook, X or LinkedIn) acknowledging their finalist status. Such post shall be prepared in accordance with a template provided by If and approved by If prior to posting. The company selected as the winner shall, within reasonable time following If's announcement of the winner, publish at least one additional post acknowledging the receipt of the award, which shall likewise be prepared in accordance with a template provided by If.

7.4 Marketing of the Award published on social media is in no way sponsored, endorsed, administered by, or otherwise associated with the relevant social media channel, such as Facebook, LinkedIn, or Instagram.

8. PERSONAL DATA

8.1 The Parties are responsible for ensuring that all processing of personal data takes place in accordance with the provisions of applicable personal data protection acts and related regulations.

8.2 In the event that during the term of the agreement there is a need for a data processing agreement, the Parties shall enter into such an agreement as soon as possible.

9. TERMINATION

9.1 In the event the Applicant breaches the terms of this Agreement If shall have the right to terminate the Agreement and reclaim any amount previously disbursed to

the Applicant.

10. APPLICABLE LAW, ARBITRATION

10.1 The Agreement shall be governed and construed in accordance with the laws of Sweden without regard to its principles of conflict of laws.

10.2 Any dispute, controversy or claim arising out of or in connection with the Agreement, or the breach, termination or invalidity thereof, shall be finally settled by arbitration administered at the Arbitration Institute of the Stockholm Chamber of Commerce (SCC Institute).

10.3 The Rules for Expedited Arbitrations shall apply where the amount in dispute does not exceed SEK 500 000. Where the amount in dispute exceeds SEK 500 000 the Arbitration Rules shall apply. The Arbitral Tribunal shall be composed of a sole arbitrator where the amount in dispute exceeds SEK 500 000 but not SEK 5 000 000. Where the amount in dispute exceeds SEK 5 000 000, the Arbitral Tribunal shall be composed of three arbitrators. The place of arbitration shall be Stockholm. The language of the proceedings shall be Swedish.

10.4 The amount in dispute includes the claims made in the Request for Arbitration and any counterclaims made in the Answer to the Request for Arbitration.