

# 10 YEAR ANNIVERSARY

# EXPAT YOUTH SCHOLARSHIP 2018

## RULES



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## CLEMENTS WORLDWIDE

Clements Worldwide is the leading provider of insurance solutions for expatriates and international organizations. Founded in 1947, Clements offers worldwide car, property, life, disability, and health, and specialty and high risk insurance to clients in more than 170 countries. Our dedicated staffs in Washington, DC, London, and Dubai are committed to providing superior customer service and claims support.

## EXPAT YOUTH SCHOLARSHIP

In 2009, Clements Worldwide launched its annual Expat Youth Scholarship, for students aged 13 to 21 experiencing life in foreign countries, including children of American Foreign Service members abroad. Total scholarship contributions since 2009 will reach the \$100,000 mark this year.

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## THEME

**WHAT PIECE OF LOCAL COMMUNITY/CULTURE HAS MOST IMPACTED YOUR LIFE IN SUCH A WAY THAT YOU WILL ALWAYS CARRY IT WITH YOU, REGARDLESS OF YOUR GEOGRAPHIC LOCATION?**

Being an expat means immersing yourself in local communities and cultures that are different than your own. This diversity is incredible and often life changing. Show us through visual means (drawing, painting, photography, sculpture, video, etc.) what piece of local community/culture has most impacted your life in such a way that you will always carry it with you, regardless of your geographic location. Just be creative.

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## ELIGIBILITY

Students ages 13-21 of any nationality who have resided outside their home country as an expatriate for at least 1 year are eligible.

### Eligibility Definitions/checklist:

- ✓ **To be an expatriate**  
Someone who lives or has lived in another country besides their own for non-immigratory purposes. It usually has a termination date or a set date to move back home or to another country.
- ✓ **Minimum time abroad**  
To be eligible to participate you must have lived as an expatriate for 12 consecutive months.
- ✓ **If back home**  
If you have returned to your home country within the last year (after February 15th, 2017) you are still eligible, as long as you have met all the other criteria.
- ✓ **Ages categories**  
The contest is divided in 2 age categories. Eligibility based on the following:
  - “Ages 13 to 16”  
You must be born between January 1st, 2002 and December 31st, 2005.
  - “Ages 17 to 21”  
You must be born between January 1st, 1997 and December 31st, 2001.

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## TIMELINE

All times are in Eastern Standard Time (UTC -5):

Rules announced	14-Feb
Official Contest Open	28-Feb 11:59PM
Contest Closing	28-Mar 11:59PM
Public Voting Open	29-Mar 11:59PM
Public Voting Close	29-Apr 11:59 PM
Finalists Announment	2-May 11:59 PM
Judging Period	3-May to 22-May
Winners Announment	23-May 11:59 PM

### Definitions:

**Entry Period** - This is the period of time in which participants may submit their entry. After the close of the entry period, we will not accept any new entries.

**Public Voting** - The period of time in which each participant is responsible for eliciting votes from their peers via social media. Votes will be validated through an email verification process. Entries can only receive one vote per voter, although voters may vote for multiple entries.

**Valid Votes** - A valid vote is one that has been verified by the email verification process. The total number of votes per entry on Facebook may differ from the valid vote count because this reflects the number before email verification.

**Finalists** - Five finalists for each category will be chosen based on the highest number of valid votes. We do not use judging criteria to determine finalists; the finalists are solely based on number of valid votes.

**Judging Period** - A panel of judges selected by Clements Worldwide will evaluate entries over a period of three weeks based on the Judging Criteria. For more details on the criteria, see the Judging Criteria section.

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## JUDGING CRITERIA

### **Creativity**

- How creative is the submission in visual representation?
- Does the submission use the medium in an unusual, personal, imaginative, or unique way?

### **Interpretation**

- How well does the submission interpret the theme?
- Does the submission choose an approach that is understandable?

### **Communication**

- Is the description clear and grammatically correct?
- Does the description match the submission?

### **Impact**

- In judging the submission, does the piece tend to help “educate,” or promote discussion?
- Is the cultural, social or political relevance unique, and likely to, in some way, stand the test of time?

### **Scoring of each item listed above will follow:**

- 1 Does not meet criteria
- 2 Significantly below criteria
- 3 Unsatisfactory in every detail
- 4 Unsatisfactory in nearly every detail
- 5 Satisfactory in nearly every detail
- 6 Satisfactory in every detail
- 7 Exceeds in some criteria
- 8 Exceeds in every detail
- 9 Outstanding in nearly every detail
- 10 Outstanding in every detail

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## PRIZES

Each category will be awarded separately.

### **Ages 13-16**

1<sup>st</sup> place - USD3,000

2<sup>nd</sup> place - USD1,500

3<sup>rd</sup> place - USD500

### **Ages 17-21**

1<sup>st</sup> place - USD3,000

2<sup>nd</sup> place - USD1,500

3<sup>rd</sup> place - USD500

\*All payments will be issued to the winner or their parents/ legal guardian(s).



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## TERMS AND CONDITIONS

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE THE CHANCES OF WINNING.

- **Eligibility:** This Campaign is open only to those who sign up at the [www.expatyouthscholarship.com](http://www.expatyouthscholarship.com), submit an eligible entry, and who were born between January 1st, 1997 and December 31st, 2005. Eligibility may be restricted based on citizenship, location, or other factors due to US and international sanctions. This Campaign is void where prohibited by law. Employees of Clements Worldwide and its subsidiaries, (collectively the “Employees”), and immediate family members and those living in the same household of Employees are not eligible to participate in the Campaign. The Campaign is subject to all applicable federal, state, and local laws and regulations.
- **Agreement to Rules:** By participating, the Contestant (“You”) agree to be fully unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. In addition, You agree to accept the decisions of Clements Worldwide as final and binding as it relates to the content of this Campaign.
- **Campaign Period:** Entries will be accepted online starting on February 28th, 2018 (11:59pm EST – UTC -5) and ending March 28th, 2018 (11:59pm EST – UTC -5). All online entries must be received by March 28th, 2018 (11:59pm EST – UTC -5).
- **How to Enter:** The Campaign must be entered by submitting an entry using the online form provided at [www.expatyouthscholarship.com](http://www.expatyouthscholarship.com). The entry must fulfill all Campaign requirements, as specified, to be eligible to win a prize. Entries that are incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of Clements Worldwide. If You use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of Clements Worldwide.

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- Prizes: The Winner(s) of the Campaign (the “Winner”) will receive USD 3,000 for first place, USD 1,500 for second place, and USD 500 for third place in each category. Actual/appraised value may differ at time of prize award. The specifics of the prize shall be solely determined by Clements Worldwide. No cash or other prize substitution shall be permitted except at Clements Worldwide’s discretion. The prize is nontransferable. Any and all prize-related expenses, including without limitation any and all taxes, shall be the sole responsibility of Winner. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by Winner is permitted.
- Odds: The odds of winning depend on the number of eligible entries received.
- Winner Selection and Notification: Winner will be selected by community vote under the supervision of Clements Worldwide. Winner will be notified by email within five (5) days following selection of Winner. Clements Worldwide shall have no liability for Winner’s failure to receive notices due to spam, junk e-mail or other security settings or for Winner’s provision of incorrect or otherwise non-functioning contact information. If Winner cannot be contacted, is ineligible, fails to claim the prize within 15 days from the time award notification was sent, or fails to timely return a completed and executed declaration and release as required, the prize may be forfeited and an alternate Winner selected. Receipt by Winner of the prize offered in this Campaign is conditioned upon compliance with any and all federal, state, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT CLEMENTS WORLDWIDE’S SOLE DISCRETION) WILL RESULT IN WINNER’S DISQUALIFICATION AS WINNER OF THE CAMPAIGN, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

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## TERMS AND CONDITIONS

- **Rights Granted by You:** By entering this content (e.g., photo, video, text, etc.), You understand and agree that Clements Worldwide, anyone acting on behalf of Clements Worldwide, and Clements Worldwide's licensees, successors, and assigns, have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity and throughout the World, without limitation, your entry, name, portrait, picture, voice, likeness, image, statements about the Campaign, and biographical information for news, publicity, information, trade, advertising, public relations, and promotional purposes, without any further compensation, notice, review, or consent.
- **Original Content:** By entering this content, You represent and warrant that your entry is an original work of authorship, and does not violate any third party's proprietary or intellectual property rights. If your entry infringes upon the intellectual property right of another, You will be disqualified at the sole discretion of Clements Worldwide. If the content of your entry is claimed to constitute infringement of any proprietary or intellectual proprietary rights of any third party, You shall, at your sole expense, defend or settle against such claims. You shall indemnify, defend, and hold harmless Clements Worldwide from and against any suit, proceeding, claims, liability, loss, damage, costs or expense, which Clements Worldwide may incur, suffer, or be required to pay arising out of such infringement or suspected infringement of any third party's right.
- **Limitation of Liability:** By entering, You agree to release and hold harmless Clements Worldwide and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) your participation in the Campaign and/or your acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any

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kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Campaign; (v) electronic or human error in the administration of the Campaign or the processing of entries.

- 11. Disputes: This Campaign IS GOVERNED BY THE LAWS OF THE DISTRICT OF COLUMBIA, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Campaign, You agree that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this Campaign, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Washington, DC having jurisdiction. Further, in any such dispute, under no circumstances shall You be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than your actual out-of-pocket expenses (i.e. costs associated with entering this Campaign). You further waives all rights to have damages multiplied or increased.
- Social Media: The Campaign hosted by Clements Worldwide is in no way sponsored, endorsed, administered by, or associated with Facebook, Twitter or any other third party social media company.
- By submitting an entry, You, or if You are under the age of 18, your parent or legal guardian, have affirmatively reviewed, accepted, and agreed to all of the Official Rules.

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## CONTACT US

If you have any question regarding the Expat Youth Scholarship, please contact:

Paula Markon

[info@expatyouthscholarship.com](mailto:info@expatyouthscholarship.com)

\*entries will not be accepted by email