BALCIA INSURANCE SE
Reģ.Nr. 40003159840
Kr.Valdemāra iela 63, Rīga
LV-1010, Latvija

+371 67 030 500
balcia@balcia.com

Campaign "Accident Campaign" Terms and Conditions

1. CAMPAIGN ORGANIZER:

1.1. "Balcia Insurance" SE, registration number Nr. 40003159840, legal address: K. Valdemāra Street 63, Rīga, LV-1010, Latvia.

2. TERRITORY AND TIME OF THE CAMPAIGN:

2.1. The campaign is valid from 1.10.2026. until 12.11.2026. on Balcia App, web and with distributors.

3. CAMPAIGN TERMS:

3.1. During the campaign, each participant can use discount code: OOPS35 to receive 35% discount on the insurance premium for Junior, Accident, Extreme insurance products. The discount applies to Standart, Extened and Premium packages, as well as Classic packages offered through insurance distributors.

3.2. To receive the discount, the participant must use the promotional code OOPS35 when concluding one insurance contract during the campaign period. The code can be applied through any Balcia sales channel. The code will remain valid until the end of the campaign.

3.3. The campaign applies only to insurance contracts for individuals who have reached 18 years of age. The discount is not valid for existing insurance contracts and is not applicable when a Balcia client terminates an existing insurance contract to conclude a new insurance contract for the same insurance object, applying the discount.

3.4. During the campaign, the OOPS35 discount cannot be combined with any other discounts. If an insurance product is purchased through an insurance distributor, the total discount applied under the Campaign may not exceed 35% of the insurance premium. All insurance contracts concluded with more than 35 % discount on the insurance premium will be considered invalid from the moment of their conclusion.

3.5. For insurance contracts concluded during the campaign, if terms are changed or cancelled, the insurance premium will be applied without the discount.

3.6. During the campaign, Balcia reserves the right to refuse to issue a voluntary insurance offer and conclude an insurance contract.

3.7. Balcia is not responsible for any technical problems or errors that may arise during the code usage process.

3.8. Balcia reserves the right to modify or terminate the campaign at any time without prior notice.

4. COMPLAINTS AND THEIR REVIEW:
   4.1. Campaign participants have the right to submit complaints until 1st December, 2026, by submitting a written application to "Balcia Insurance" SE:
      4.1.1. In printed format with signature at K.Valdemāra iela 63, Rīga, LV-1010, Latvia;
      4.1.2. In electronic format with a secure electronic signature to balcia@balcia.lv with the note: Complaint about the "Accident Campaign" campaign.
   4.2. All complaints will be reviewed, and a response will be provided within 15 (fifteen) working days from the date of receiving the written application.

5. ADDITIONAL CONDITIONS:
   5.1. Additional information about the campaign can be obtained by email balcia@balcia.lv or by phone 82222.
   5.2. This is a financial service, please familiarize yourself with the insurance terms on the Balcia website www.balcia.lv, consult specialists if necessary!
   5.3. Balcia processes personal data for campaign organization. Information about data processing is available in the Privacy Policy published on the Balcia website www.balcia.lv.