

Campaign "Travel raffle" 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 runs from 16.10.2026. to 25.10.2026. Participants may enter through the Balcia campaign landing page or the Typeform questionnaire.

3. CAMPAIGN TERMS:

- 3.1. Any natural person aged 18 or over may enter the prize draw during the Campaign period by completing either of the following actions:
- 3.1.1. Subscribing to the Balcia newsletter through the Campaign landing page at <https://www.balcia.lv/lv/travelwithstyle> or <https://www.balcia.lv/en/travelwithstyle>; or
- 3.1.2. Completing and submitting the travel habits questionnaire in Typeform, accessed through a Balcia newsletter or the Balcia mobile application.
- 3.2. A person may enter the prize draw once by subscribing to the Balcia newsletter and once by completing the travel habits questionnaire. A person who completes both actions will have two entries in the prize draw. Repeated subscriptions or questionnaire submissions will not create additional entries.
- 3.3. The Organiser shall not be liable for:
- 3.3.1. any damage incurred while participating in the Campaign and/or receiving a prize;
- 3.3.2. consequences arising from incorrect or incomplete information provided by a participant.
- 3.4. The Organiser may amend or update these rules at any time. Balcia will publish the updated Terms on the Campaign landing page. Participation in the Campaign is free of charge and does not require the purchase of any Balcia services.
- 3.5. During the Campaign, Balcia reserves the right to refuse to issue a voluntary insurance offer and conclude an insurance contract.
- 3.6. Balcia is not responsible for a participant's inability to submit an entry due to internet connection failures, device malfunctions or other technical issues beyond Balcia's reasonable control. An entry is valid only if it is successfully submitted during the Campaign period. If Balcia becomes aware of a technical issue affecting the Campaign landing page or Typeform questionnaire, Balcia will take reasonable steps to resolve it.
- 3.7. Balcia reserves the right to modify or terminate the campaign at any time without prior notice.

4. PRIZES AND THEIR AWARDING

- 4.1. During this Campaign, the following prizes will be awarded:
 - 4.1.1. one Off-White Arrow suitcase with a value of EUR 645 (six hundred forty-five euros);
 - 4.1.2. Balcia branded key chain and/or bag charms; and
 - 4.1.3. Balcia Travel Insurance for one future trip for one person.
- 4.2. Images used in Campaign materials are for illustrative purposes only and may differ from the actual products.
- 4.3. Prizes will be drawn on November 2026 from among all participants who have met the participation conditions.
- 4.4. Winner will be selected at random and contacted via the email address provided at registration when entering the Campaign. The winner must respond within (14) calendar days after the notification and provide the information reasonably required to verify eligibility and arrange delivery of the prize.
- 4.5. If the winner does not respond within that period, cannot establish eligibility or declines the prize, Balcia may select another winner at random from the remaining valid entries.
- 4.6. Balcia will agree with the winner on the delivery of the prize. The travel insurance prize is for one person for one future trip that meets the requirements of the applicable insurance product. To arrange the policy, the winner must select the trip and provide the information required for its issuance. The policy will be issued in accordance with the applicable insurance terms, which will be provided to the winner before issuance.
- 4.7. Prize may not be exchanged for cash or replaced with other goods or services.

5. COMPLAINTS AND THEIR REVIEW:

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

6. ADDITIONAL CONDITIONS:

- 6.1. Additional information about the campaign can be obtained by email balcia@balcia.lv or by phone 82222.
- 6.2. This is a financial service, please familiarize yourself with the insurance terms on the Balcia website www.balcia.lv, consult specialists if necessary!

6.3. Balcia processes personal data to administer the Campaign, conduct the draw, contact the winner and provide the prize. Further information about personal data processing is available in the Privacy Policy published on the Balcia website www.balcia.lv.