BALCIA INSURANCE SE EESTI FILIAAL
Reg.Nr. 16783777
Valukoja 10, Tallinn, 11415, Eesti

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info@balcia.ee

Campaign "Accident Campaign" Terms and Conditions

1. CAMPAIGN ORGANIZER:

1.1. “Balcia Insurance” SE, Estonia Branch, Valukoja 10, Tallinn 11415, registration code 16783777

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 Period, each participant may use the discount code OOPS35, which grants a 35% discount on the insurance premium for the following insurance products: Junior, Extreme, and Accident Insurance. The discount applies to the Medium, High, and Premium packages, as well as to 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 Period, the OOPS35 discount may not be combined with any other discounts or promotional codes.

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 By submitting a signed hard copy to Valukoja 10, Tallinn 11415; or

4.1.2 In electronic format with a secure electronic signature to info@balcia.ee 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 info@balcia.ee or by phone +372 5777 9090.

5.2 This is a financial service, please familiarize yourself with the insurance terms on the Balcia website www.balcia.ee, 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.ee.