

Travel Insurance Campaign Prize Draw Terms and Conditions

1. CAMPAIGN ORGANISER

- 1.1. The organiser of the Campaign is Balcia Insurance SE Estonian Branch, registry code 16783777, registered address: Valukoja 10, Tallinn 11415, Estonia.
No

2. CAMPAIGN TERRITORY AND PERIOD

- 2.2. The Campaign is conducted through the Balcia campaign landing page, the Balcia mobile application and the Typeform questionnaire.
2.3. The Campaign is valid from 21 October 2026 until 1 November 2026.

3. CAMPAIGN TERMS

- 3.1. Participation in the Campaign is open to natural persons aged 18 years or older.
3.2. Participation is voluntary. Newsletter consent may be withdrawn at any time by unsubscribing. Unsubscribing from the newsletter will not affect the participant's entry in the prize draw.
3.3. To participate in the Campaign, a participant must complete at least one of the following actions during the Campaign period:
3.3.1. subscribe to the Balcia newsletter through the Campaign landing page;
3.3.2. complete and submit the travel habits questionnaire available through the Balcia mobile application or via a link provided by Balcia.
3.4. One person may receive up to two entries in the prize draw:
3.4.1. one entry for subscribing to the Balcia newsletter;
3.4.2. one entry for completing the travel habits questionnaire.
Repeated newsletter subscriptions or repeated questionnaire submissions do not generate additional entries.
3.5. Participation in the Campaign is free of charge and does not require the purchase of any Balcia product or service.
3.6. Balcia reserves the right to refuse to issue a voluntary insurance offer or conclude an insurance contract where permitted by applicable law. This right does not affect the issuance of the Travel Insurance prize awarded under these Campaign Terms.
3.7. Balcia shall not be liable for:
3.7.1. damage arising from participation in the Campaign or use of the prize, except where caused by Balcia's intentional misconduct or gross negligence;

- 3.7.2. consequences resulting from inaccurate, incorrect or incomplete information provided by a participant
- 3.7.3. interruptions or failures caused by internet connections, devices or other technical issues beyond Balcia's reasonable control.
- 3.8. An entry is valid only if all participation requirements are fulfilled during the Campaign period.
- 3.9. For justified reasons, Balcia may amend these Terms or terminate the Campaign by publishing the relevant notice on the Campaign landing page.

4. PRIZES AND AWARDING OF PRIZES

- 4.1. One winner will receive the following prize package:
 - 4.1.1. one Off-White Arrow suitcase valued at EUR 645;
 - 4.1.2. one Balcia branded keychain and/or bag charm;
 - 4.1.3. one Balcia Travel Insurance policy for one future trip for one person.
- 4.2. The Travel Insurance prize is valid for one person and for one trip. It must be used within one year from the date of prize award. It provides worldwide coverage in accordance with the applicable Balcia Travel Insurance terms and conditions. Travel insurance cannot be transferred to another person.
- 4.3. Images used in Campaign materials are for illustrative purposes only and may differ from the actual products.
- 4.4. Balcia will publish winners name on social media.
- 4.5. The prize draw will take place on 3 November 2026. The winner will be selected randomly from all participants who have fulfilled the Campaign conditions.
- 4.6. The winner will be contacted using the email address provided when participating in the Campaign. Participants entering through the Balcia app must ensure that a valid email address is available to Balcia for contact purposes.
- 4.7. The winner must respond within fourteen (14) calendar days after notification and provide the information necessary for delivery of the prize.
- 4.8. If the winner fails to respond within the specified period, is not eligible, or declines the prize, Balcia reserves the right to draw a new winner.
- 4.9. The Travel Insurance policy will be issued according to the applicable insurance terms and conditions. The winner must provide all information reasonably required for issuing the policy.
- 4.10. Prizes cannot be exchanged for cash or substituted for other goods or services.

5. COMPLAINTS

- 5.1. Participants may submit complaints regarding the Campaign until 1 December 2026 by sending a written application:
 - 5.1.1. by post to Balcia Insurance SE Estonian Branch, Valukoja 10, Tallinn 11415, Estonia; or
 - 5.1.2. by email to info@balcia.ee, indicating "Complaint regarding Travel Insurance Campaign Prize Draw" in the subject line.
- 5.2. All complaints will be reviewed and responded to within fifteen (15) working days of receipt.

6. PERSONAL DATA PROCESSING

- 6.1. The data controller is Balcia Insurance SE Estonian Branch, registry code 16783777, Valukoja 10, Tallinn 11415, Estonia.
- 6.2. Personal data is processed for the following purposes:
 - administration of the Campaign;
 - conducting the prize draw;
 - contacting the winner;
 - delivering the prize.
- 6.3. The legal basis for processing is:
 - 6.3.1. the participant's consent for participation in the Campaign;
 - 6.3.2. Balcia's legitimate interest in administering the Campaign and resolving potential claims.
- 6.4. Personal data collected for the Campaign will be retained until 30 November 2026, unless a longer retention period is required by law or necessary for resolving disputes.
- 6.5. Travel habits questionnaire responses are used solely for Campaign purposes and internal statistical analysis. They will not be used for automated decision-making or profiling without an appropriate legal basis and required notices.
- 6.6. Further information regarding personal data processing is available in Balcia's Privacy Policy at www.balcia.ee.

7. ADDITIONAL INFORMATION

- 7.1. Additional information regarding the Campaign is available via:
 - Email: info@balcia.ee
 - Phone: +372 5777 9090

This is a financial service. Before entering into an insurance contract, please review the insurance terms and conditions, product information documents and other relevant information available at www.balcia.ee and consult a specialist if necessary.