

T&C ACCIDENT CAMPAIGN

1. CAMPAIGN ORGANIZER:

1.1. "Balcia Insurance" SE, registration number: 40003159840, legal address: K. Valdemāra Street 63, Rīga, LV-1010, Latvia; operating in Poland through Balcia Insurance SE European Company, Branch in Poland, with its registered office in Warsaw at Al. Jerozolimskie 96, 00-807 Warszawa, entered into the Register of Entrepreneurs of the National Court Register kept by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register, under KRS number 0000493693, NIP 1080016534, REGON 147065333.

2. TERRITORY AND DURATION OF THE CAMPAIGN:

2.1. The campaign runs from October 1, 2026, to November 12, 2026, in the Balcia app, on the website, and through partners.

3. TERMS AND CONDITIONS:

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, Extended and Premium packages, as well as Classic packages offered through insurance distributors.products: Junior, Personal Accident Insurance (NNW) or Extreme.

3.2. To receive the discount, the participant must use the discount code OOPS35 when entering into one insurance contract during the Campaign period. The code may be applied through any Balcia sales channel. The code is valid throughout the Campaign period.

3.3. The Campaign applies solely to insurance contracts entered into by natural persons aged 18 or over. The discount does not apply to existing contracts and shall not apply where a Balcia customer terminates an existing contract in order to enter into a new contract for the same product using the discount. The OOPS35 discount code may be used multiple times during the Campaign period when entering into insurance contracts for the products covered by the Campaign, i.e. Junior, Personal Accident Insurance (NNW) and Extreme, subject to clause 3.4.

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 contracts entered into during the Campaign period, if their terms and conditions are amended or the contract is terminated, the insurance premium shall be calculated without taking the discount into account.

3.6. During the Campaign period, Balcia reserves the right to refuse to provide an offer for voluntary insurance or to enter into an insurance contract.

3.7. Balcia shall not be liable for any potential technical issues or errors that may occur while using the discount code.

3.8. Balcia reserves the right to amend 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 December 1, 2026, by submitting a written application to "Balcia Insurance" SE:

4.1.1. Delivered with a signature to Al. Jerozolimskie 96, Warszawa 00-807, Poland;

4.1.2. In electronic format with an electronic signature to balcia@balcia.pl, with the note: Complaint – "Accident Campaign".

4.2. All complaints will be reviewed, and a response will be provided within 30 working days from receiving the complaint.

5. ADDITIONAL PROVISIONS:

5.1. Additional information about the campaign can be provided by contacting reklamacje@balcia.pl or by phone at +48 22 274 22 22.

5.2. This is a financial service; please familiarize yourself with the insurance terms and conditions on the website www.balcia.pl or by contacting an agent (if necessary).

5.3. Balcia processes personal data for the purpose of organizing the campaign. Information regarding data processing is available in the Privacy Policy at www.balcia.pl.