

ACCIDENT INSURANCE CAMPAIGN RULES

Valid from 1 October 2026

1. The Campaign is organised by Balcia Insurance SE Lithuanian Branch (hereinafter referred to as "Balcia"), company code 304498010, address: Ukmergės g. 126, LT-08100 Vilnius, Lithuania.

2. Where and when is the Campaign valid?

2.1. The Campaign is available in Lithuania via the Balcia mobile application, Balcia website and insurance distribution partners.

2.2. The Campaign is valid from 1 October 2026 until 12 November 2026 inclusive.

3. Who can participate in the Campaign?

Any adult individual who enters into an insurance contract covering their own interests or the interests of another individual (e.g. a family member).

4. What is important to know?

4.1. During the Campaign period, each participant is entitled to use the discount code **OOPS35**, which provides a **35% discount** on the insurance premium when purchasing the following Balcia insurance products:

- Accident Insurance: Medium, Extended, Premium and Classic packages;
- Junior Insurance: Medium, Extended and Premium packages;
- Extreme Insurance: Medium, Extended and Premium packages.

4.2. The discount code may be used to conclude only one insurance contract from the insurance products listed in Clause 4.1. This means that the participant may purchase either Accident, Junior or Extreme Insurance.

4.3. Under Accident, Extreme and Junior Insurance contracts, regardless of who concludes the contract, the same person may be insured only once. If it is determined that the same person has been included as an insured person under more than one such insurance contract, insurance coverage for that person will apply only under one insurance contract selected by the insured person.

4.4. The discount code may be used when purchasing insurance through any sales channel – the Balcia mobile application, the Balcia website at www.balcia.lt, or through an insurance intermediary. The discount code may only be applied during the Campaign period.

4.5. The Campaign does not apply if, in order to conclude a new insurance contract with this discount, the participant terminates their existing insurance contract before its expiry date. If such circumstances are identified, Balcia shall have the right to unilaterally terminate the new insurance contract and refund all amounts paid for it. Any events occurring before the termination of the contract shall be considered non-insured events and no insurance indemnity shall be paid.

4.6. Discounts cannot be combined, regardless of whether the insurance contract is concluded directly or through an insurance intermediary.

4.7. Balcia reserves the right not to provide an insurance offer or not to apply the Campaign discount to contracts that require separate approval by a Balcia employee.

4.8. Balcia shall not be liable for technical issues or errors that may occur when using the discount code if such issues or errors arise through no fault of Balcia.

5. ADDITIONAL TERMS

5.1. Additional information about the Campaign is available by email at pardavimai@balcia.lt or draudimas@balcia.lt, or by phone at **+370 52 119 119**.

5.2. Balcia processes personal data for the purpose of organising the Campaign. Information about the processing of personal data is provided in the Privacy Policy published on the Balcia website at www.balcia.lt.

This is a financial service. Please familiarise yourself with the insurance terms and conditions available in the Balcia mobile application or on the website at www.balcia.lt and, if necessary, consult our experts.