

TRAVEL INSURANCE GIVEAWAY RULES

Effective from 2026-10-22

1. GIVEAWAY ORGANIZER AND PERIOD:

- 1.1. The giveaway is organized by Balcia Insurance SE Lithuanian Branch (hereinafter referred to as "Balcia"), company registration number 304498010, address: Ukmergės g. 126, LT-08100 Vilnius, Lithuania.
- 1.2. The giveaway takes place from October 22, 2026, to October 30, 2026, inclusive, until 23:59 (Lithuanian time).
2. Any individual of legal age may participate in the giveaway by completing at least one of the following actions:
 - 2.1. Subscribing to the Balcia newsletter on the giveaway page [link] or [link]; or
 - 2.2. Completing and submitting the "Typeform" travel questionnaire (the questionnaire is available in the Balcia newsletter or the Balcia mobile app).
 - 2.3. Balcia employees, persons involved in organizing the giveaway, and their family members may not participate in the giveaway.
 - 2.4. When completing the questionnaire, an email address must be provided so that the participant can be notified if they win.

3. What is important to know?

- 3.1. Each person may enter the travel giveaway up to twice:

- once by subscribing to the Balcia newsletter; and
- once by completing and submitting the travel questionnaire.

Each valid registration is considered a separate entry in the winner selection.

- 3.2. Participation in the giveaway is free of charge and does not require the purchase of any Balcia services.
- 3.3. An entry in the giveaway is considered valid only if it is successfully submitted during the giveaway period (when the participant subscribes to the Balcia newsletter and/or completes and submits the "Typeform" travel questionnaire).

4. Balcia is not responsible for:

- 4.1. any damage incurred while participating in the giveaway and/or claiming the prize;
- 4.2. incorrect or incomplete information provided by a participant;

4.3. internet connection disruptions, device malfunctions, or other technical problems beyond Balcia's reasonable control that prevent a participant from entering the giveaway.

- If Balcia becomes aware of a technical issue relating to the giveaway webpage or the "Typeform" questionnaire, it will take all reasonable steps to resolve the issue.

5. Balcia has the right to:

- 5.1. amend or update the giveaway rules. The updated rules will be published on the giveaway webpage.

6. PRIZES:

6.1. One winner will receive a prize package consisting of:

- one Off-White brand "For Travel" Arrow model suitcase in the "Transparent" color, valued at EUR 645 (six hundred and forty-five euros);
- a set of Balcia-branded bag charms consisting of 3 (three) bag charms; and
- Balcia Travel Insurance for one person for one future trip lasting no longer than 10 (ten) days. Travel insurance coverage is valid worldwide. The prize includes the XL travel insurance package, which provides coverage for medical expenses and personal accidents. The value of the insurance prize is approximately EUR 105 (one hundred and five euros).

7. The photographs shown on the giveaway page are for illustrative purposes only and may differ from the actual products.

8. How and when will the winner be selected?

8.1. The winner will be selected on November 3, 2026, from all participants who have met the participation requirements.

8.2. The winner will be selected at random and notified via the same email address used to enter the giveaway.

8.3. Within 14 (fourteen) calendar days of receiving the notification, the winner must respond and provide the requested information needed to confirm their eligibility for the prize and to arrange its delivery.

8.4. If the winner does not respond in time, cannot prove their eligibility to receive the prize, or refuses the prize, Balcia may randomly select another winner from the remaining properly registered participants.

9. Prize delivery:

9.1. The Travel Insurance prize is valid for one person and one future trip. The Travel Insurance must be used within one year from the date it is awarded. The Travel Insurance cannot be transferred to another person.

9.2. To receive the Travel Insurance policy, the winner must select a trip and provide the information required to issue the policy. The applicable insurance terms and conditions will be provided to the winner before the policy is issued.

9.3. The suitcase and Balcia-branded items will be delivered to the winner free of charge by courier within the Republic of Lithuania no later than 10 working days after receiving the information referred to in clause 8.3.

9.4. The prize cannot be exchanged for cash or other goods or services.

10. SUBMISSION AND HANDLING OF COMPLAINTS:

10.1. Giveaway participants have the right to submit complaints until December 1, 2026, by sending a written request to Balcia:

- in writing, signed and sent to Ukmergės g. 126, Vilnius, LT-08100, Lithuania;
- electronically, by email to info@balcia.lt, with the subject line "Complaint regarding the Travel Giveaway".

10.2. All complaints will be examined and a response provided within 15 (fifteen) working days from the date of receipt of the written request.

11. PROCESSING OF PERSONAL DATA

11.1. By participating in the giveaway, you consent to the processing of your email address by Balcia for the purpose of verifying your identity.

11.2. Legal basis for processing personal data:

11.2.1. Your consent to the processing of contact details.

11.2.2. Legitimate interests, including the retention of information in case of potential disputes.

11.3. You have the right to receive information about your personal data being processed, request its correction, obtain a copy, or have it transferred to another data controller.

11.4. We will retain your data for this purpose until you withdraw your consent.

12. ADDITIONAL CONDITIONS

12.1. If you have any additional questions during the giveaway period, feel free to call 19001 (from abroad +370 52 119 119) or email us at pardavimai@balcia.lt or draudimas@balcia.lt.

This is a financial service. Please read the insurance rules in the Balcia mobile app or on the website www.balcia.lt and, if necessary, consult our experts!