



POLISH  
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Warsaw, 21<sup>st</sup> of November 2023

**Polskie Towarzystwo Reasekuracji SA (PTR SA or Polish Reinsurance Company)** has been conducting business in over 40 countries, mainly in the Central and Eastern Europe for 25 years. The Company is the only domestic reinsurer, the leading Polish exporter of financial services and the ambassador of the Polish insurance market. PTR SA rating is ‘A-‘ with stable perspective and it is subject to the supervision of the Polish Financial Supervision Authority (KNF).

## Regulations of the Contest on “Property Insurance Expertise”

### § 1

#### General provisions

1. The Contest on “Property Insurance Expertise” (hereinafter “Contest”) at the nationwide level is organized by Polskie Towarzystwo Reasekuracji S.A. with its headquarters in Warsaw 4, Bytomska Street, Poland (hereinafter “PTR SA” or “Organizer”).
2. The Contest aims at promotion and dissemination of expertise on insurance knowledge constituting a key area in the financial education of youth.
3. The Contest is publicly available and is targeted at all interested pupils of primary schools in Poland.
4. Participation in the Contest is voluntary and free of charge.

### § 2

#### Application to the Contest and organization of the Contest

1. Application forms shall be submitted until 15th of March 2024 only by e-mail to the following address: [konkurs@polishre.com](mailto:konkurs@polishre.com), which constitute the Attachment 1 to the Regulations, by providing: a name and a surname, a date of birth, a name of a primary school, PESEL/id number (if applicable), e-mail address of an attendee, statement of a parent/ legal guardian together with the information clause. Applications submitted after the deadline shall be rejected.
2. For the purposes of the Contest, the Attendees’ parents/legal guardians consent to the processing of the Attendees’ personal data, the scope of which is specified in the point 1 § 2 of the Regulations and in the Application form.
3. The Administrator of the personal data is the Organizer. The parents/legal guardians of the Attendee have the right to demand from the Administrator access to the personal data and to receive a copy of them, to rectify, delete or restrict the processing, to object to the processing, to lodge a complaint with a supervisory authority. The personal data



POLISH  
REINSURANCE  
COMPANY

A FAIRFAX Company

of the Attendee and parents/legal guardians will be stored for no longer than the period necessary to organize, conduct and finalize the Contest along with handing awards and diplomas to the Winners.

4. The Contest shall cover the knowledge of the property insurance risks.
5. The scope of the Contest comprises theoretical and practical aspects of property, casualty, damage, liability insurance, legal regulations, insurance institutions.
6. The President of the Management Board of PTR SA shall appoint a three-member Examination Board, which shall ensure the compliance with the Regulations and consider potential appeals. Decisions of the examination board are final and cannot be subject to appeal.
7. The Contest consists of three stages. Each stage is conducted online in either Polish or English (selected by the Attendee) by means of Microsoft Forms. Each stage covers 20 closed questions requiring a direct answer. Individual stages will be held in accordance to the following schedule:
  - the stage I – 20<sup>th</sup> of March 2024
  - the stage II – 4<sup>th</sup> of April 2024
  - the stage III – 18<sup>th</sup> of April 2024between 15:30 -16:00 of the Warsaw time.
8. Educational materials can be found on publicly available websites, e.g.: the Polish Insurance Association at <https://piu.org.pl/baza-wiedzy/>.
9. Attendee shall receive an activation link to an appropriate form by e-mail, to the e-mail address provided in the Application Form. The Microsoft Forms application test form will be accessible only for the duration of the Contest stage as referred to in point 7 §2 of the Regulations. After the scheduled time for answering has elapsed, the form shall be locked.
10. The Organizer does not take any responsibility for possible irregularities associated with the failure of IT equipment (despite applied securities) or a long-term break in the energy supply, the occurrence of errors in the IT system and a damage caused by third parties, for example by interfering with the work of the system via the Internet or otherwise.
11. All Applicants who fulfill formal requirements determined in point 1 §2 of the Regulations, shall be qualified to the stage I.
12. All Attendees who obtain at least 60% of correct answers in the stage I shall be qualified to the stage II, with 1 point granted for each correct answer. 0 points are granted for an incorrect answer.
13. All Attendees who obtain at least 75% of correct answers in the stage II shall be qualified to the stage III.
14. Attendees who in the stage III obtain the result of at least 90% shall be announced as Winners. The list of Winners shall be published in the anonymous form at the latest on 25<sup>th</sup> of April 2024 on the website of the Organizer <https://www.polishre.com/contests/contest-on-property-insurance-expertise/>.



POLISH  
REINSURANCE  
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15. In addition, the winners (the three persons with the highest number of correct answers in the shortest time) will receive a diploma in accordance with the Attachment no 2 to the Regulations.
16. All Attendees of the stage III shall receive souvenirs with logo of the Organizer.
17. Each Attendee of a given stage of the Contest shall receive his/her results together with information about the qualification/non-qualification to the next stage to the e-mail address given in the Contest Application form. In case of qualification to the stage III of the Contest, the Attendee shall also receive information on how to collect the gift from the Organizer.
18. The Organizer shall hand over diplomas, which shall be collected at the registered office of PTR S.A. in Warsaw.

### § 3

#### Final provisions

1. These Regulations are publicly available and published on the Organizer's website in Polish and English <https://www.polishre.com/konkursy/konkurs-ubezpieczenia-majatkowe/> and <https://www.polishre.com/contests/contest-on-property-insurance-expertise/>.
2. The Contest has been submitted by the Organizer to the Board of Education in Warsaw, which until the end of February 2024 shall decide, in accordance to Article 148 of the Act on Education Law (Journal of Law 2020 item 900 as amended), on the possible recognition of the Contest in the list of expertise, artistic and sport competitions which may be recorded in a primary school completion certificate.
3. The Contest is not a game of chance in the meaning of the Gambling Act dated 19 November 2009 (Journal of Laws of 2023, item 227 as amended).
4. The Organizer reserves the right to postpone the date of the Contest at any time and to call off the Contest only due to significant reasons independent of the Organizer.



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**Attachment 1 to the Regulations of  
The Contest on “Property Insurance Expertise”**

**APPLICATION FORM**

**Attendee Data**

Name and surname .....

Name and address of a primary school .....

Date of birth .....

PESEL number\* .....

e-mail address .....

*\* if applicable.*

**Parent /legal guardian data**

Name and surname .....

E-mail address .....

.....  
.....*Date and signature of a parent/legal guardian*



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## **Statement of a parent/legal guardian**

### **I declare that:**

1. I have reviewed the Regulations of the Contest on "Property Insurance Expertise" posted on the Organizer's website at: <https://www.polishre.com/contests/contest-on-property-insurance-expertise/>.
2. I consent to the participation of (first and last name of the Attendee)  
.....
3. I have read the following information clause regarding personal data.

.....

.....*Date and signature of a parent /legal guardian*

### **Information clause:**

1. The administrator of the personal data is the Organizer – Polskie Towarzystwo Reasekuracji S.A., with headquarters in Warsaw, 4 Bytomska Street, entered in the register of entrepreneurs kept by the District Court for the capital city of Warsaw, 2nd Commercial Division under the number KRS 0000024717, tax identification number 527-12-37-573, with the share capital of 169,180,000 PLN, paid in full.
2. With respect to the personal data processing, one may contact the Personal Data Administrator via e-mail: [info@polishre.com](mailto:info@polishre.com).
3. Personal data shall be collected and processed for the purpose of organizing, conducting, and finalizing the Contest on "Property Insurance Expertise".
4. The legal basis for the processing of personal data constitutes Article 6(1)(a) of the General Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data and repealing Directive 95/46/EC hereinafter referred to as GDPR.
5. The personal data of the Attendee and parents/legal guardians shall be stored for no longer than the period necessary to organize, conduct and finalize the Contest, including the



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handing over of the prizes and diplomas to the Winners, as well as the fulfilment of the Organizer's accounting obligations, in accordance with Article 6(1)(c) of the GDPR..

6. Parents/legal guardians have the right to request from the Administrator access to personal data and to receive a copy of them, to rectify, erase or restrict processing, to object to processing and to lodge a complaint to the supervisory authority (the President of the Office for Personal Data Protection – address: 2 Stawki Street, 00 - 193 Warsaw).
7. Parent/legal guardians whose personal data are concerned have the right to withdraw consent at any time. However, the withdrawal of consent shall not affect the processing that was carried out on the basis of that person's consent prior to its withdrawal.
8. The personal data provided in the Contest Application are not processed by the Administrator in an automated manner.
9. Providing personal data is voluntary, but it shall constitute a necessary condition to participate in the Contest.

.....  
..... *Date and signature of a parent/ legal guardian*

I hereby give my consent to the processing of the personal data concerning me and the data concerning the Contest Attendee as submitted by me in the Contest Application Form for the purposes of the organization and execution of the Contest on Property Insurance Expertise”.

.....  
..... *Date and signature of a parent/ legal guardian*



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**Attachment 2 to the Regulations**  
**The Contest on “Property Insurance Expertise”**

**CERTIFICATE OF COMPLETION / DIPLOMA**

**Hereby, Polskie Towarzystwo Reasekuracji SA - Polish Reinsurance Company**

**(with its headquarters in Warsaw 4, Bytomska Street, Poland)**

**as the Organizer of the Contest on “Property Insurance Expertise” with the nationwide scope certifies that:**

.....

.....

*(name and surname, date of birth, name, and address of a primary school, PESEL if applicable)*

**has become the Winner of the I place (II place, III place) in the Contest on “Property Insurance Expertise”, acquiring in the stage III of the Contest ..... %**

(Signature of the Examination Board)

.....

*(name and surname)*

Member of  
the Examination Board

.....

*(Name and surname)*

Head of  
the Examination Board

.....

*(Name and surname)*

Member of  
the Examination Board

Warsaw, .....2024



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**Attachment 3 to the Regulations**  
**The Contest on “Property Insurance Expertise”**

**CERTIFICATE OF COMPLETION / DIPLOMA**

**Hereby, Polskie Towarzystwo Reasekuracji SA - Polish Reinsurance Company**

**(with its headquarters in Warsaw 4, Bytomska Street, Poland)**

**as the Organizer of the Contest on “Property Insurance Expertise” with the nationwide scope certifies that:**

.....

.....

*(name and surname, date of birth, name, and address of a primary school, PESEL if applicable)*

**has acquired ..... % in the III stage of the Contest on “Property Insurance Expertise”.**

(Signature of the Examination Board)

.....

*(name and surname)*

Member of  
the Examination Board

.....

*(Name and surname)*

Head of  
the Examination Board

.....

*(Name and surname)*

Member of  
the Examination Board

Warsaw, .....2024