

**Photo contest
“The Happening”
Terms & Conditions**

1. **PROMOTER:** The promoter of this photo competition is “Balcia Insurance” SE, registration number Nr. 40003159840, address: Kr.Valdemāra iela 63, Rīga, LV-1010, Latvija (hereinafter - Balcia or the promoter).
2. **GENERAL INFORMATION**
 - 2.1. Photographers and artists worldwide, whether professional or enthusiast (hereinafter – Contestants) are welcome to take part in Photo competition: The Happening (hereinafter – “The Happening”).
 - 2.2. The Photos submitted for The Happening shall reflect an event, person or place in the territory of Latvia (hereinafter – Entries).
 - 2.3. By submitting a project, Contestants agree to these terms and conditions.
3. **DURATION & PLACE OF “THE HAPPENING”**
 - 3.1. These terms and conditions apply to “The Happening”, which runs from March 27th till July 30th, 2025, until 11:59 PM (UTC+2).
 - 3.2. “The Happening” is held only in the territory of Latvia but participants from other countries are also welcome to submit their projects.
4. **DISQUALIFICATION**
 - 4.1. Entries received after June 27th, 2025 (UTC+2), will be automatically disqualified and deleted afterwards.
5. **SUBMISSION PLATFORM**
 - 5.1. Entries must be submitted exclusively through the Picter platform. Submissions through other platforms or methods will not be accepted.
 - 5.2. All submission data will be processed via the Picter, which will handle information following its Privacy policies.
 - 5.3. The Picter platform accept no responsibility for Entries not received due to technical issues, submission errors, or any other reason.
6. **ENTRY FEE**
 - 6.1. There is no entry fee for submission of work to “The Happening”.
7. **RESPECTING COPYRIGHTS AND LIABILITY**
 - 7.1. Entries must not infringe on the copyrights or intellectual property of Third parties. The entrant will hold the Picter harmless from any claims arising from the submission.
 - 7.2. Entries that will infringe on the copyrights or intellectual property of Third parties will be disqualified and receive a penalty.
8. **PERSONAL DATA USAGE**

- 8.1. By participating in “The Happening”, the Contestant agrees that Personal data provided during the submission process will be used for the purpose of application processing, identifying the Contestant, internal selection panel review, and communication regarding photo competition “The Happening”. Please find information about Personal data processing in Our Privacy Policy available on www.balcia.lv.

9. COPYRIGHT AND LICENSING

- 9.1. Entrants grant Balcia and association “Viena diena.lv” who aims to preserve and use historical photographic materials and promote the development of photographic art, to a Europe level, irrevocable, royalty-free, perpetual license to use (e.g. display and publish) submitted images for promotional and commercial purposes, including exhibitions, websites, and social media.
- 9.2. Balcia acquires royalty-free, non-exclusive license to use, reproduce, display, and publish the submitted images within the geographical territory of Europe.

10. JUDGING

- 10.1. Winners will be chosen by a panel of judges. Judges will assess originality, innovation, photographic quality, and technical diversity.
- 10.2. The decision of the judges is final, and no correspondence regarding outcomes will be entered into.

11. WINNER NOTIFICATION

- 11.1. Three (3) selected artists in each category (professional / enthusiast) will be notified by the end of July. Winners must claim their prizes and within 14 days of notification. Failure to respond may result in prize forfeiture and the selection of a replacement winner.

12. PRIZES

The three (3) selected artists in each category (professionals / enthusiasts) will receive different bundles depending on the top place of prizes that may include :

- 12.1. A full pass to the conference “Vision & Voices 2025: Photography for a Connected World” in Liepāja including accommodation for 2 people for two nights.
- 12.2. Workshop with one of the jury members on the chosen photography theme.
- 12.3. €500 from Balcia in cash to support exhibition production or further development of the talent.
- 12.4. A professional camera for fresh photography artworks - Canon EOS RP + RF 24-105mm F4-7.1 IS STM

13. PRIZE CONDITIONS

- 13.1. Prizes are as stated and are non-transferable, with no cash or other alternatives offered.

14. INAPPROPRIATE ENTRIES

- 14.1. The promoter reserve the right to reject entries deemed inappropriate or offensive.

15. THE HAPPENING COMPETITION CHANGES

- 15.1. The promoter reserve the right to cancel or amend The Happening at their sole discretion. Any changes will be communicated promptly to participants.

16. GOVERNING LAW

- 16.1. These terms and conditions are governed by Latvian Law, and any disputes will be subject to the exclusive jurisdiction of the courts of Latvia.

17. PROMOTION DISCLAIMER

- 17.1. "The Happening" is not sponsored, endorsed, or administered by any social media platform or third party other than Picter.

18. MODIFICATION OF TERMS

- 18.1. The promoter reserve the right to change or modify these terms and conditions at any time, with updates effective immediately upon posting to "The Happening" webpage – www.thehappening.lv.

19. CLAIMS AND THEIR CONSIDERATION

- 19.1. A participant in the game has the right to file a claim regarding the competitions progress until July 30, 2025, by submitting a written request to "Balcia Insurance" SE: In printed form with a signature, addressed to: K.Valdemāra Street 63, Riga, LV-1010, Latvia;
- 19.2. In electronic form with a secure electronic signature, sent to balcia@balcia.lv with the subject: Claim regarding the competition "The Happening"
- 19.3. All claims will be reviewed, and a response will be provided to the participant within 15 (fifteen) working days from the date the written request is received.