



Balcia  
insurance

BALCIA INSURANCE SE

# COOKIES POLICY

## WHAT ARE COOKIES AND WHAT DO THEY DO?

---

Balcia Insurance SE (we, Balcia) uses cookies on Balcia's website to save time and make your browsing experience more efficient and enjoyable, as well as for analytical and marketing purposes.

Cookies are text files that are stored by the website in the browser's file directory of your computer or mobile device when you open the site. Each cookie includes the name of the website and a unique ID. Cookies operate like a memory of the website to help us to remember you and your preferences the next time you visit our website, for example, your selected language or region, so that you would not have to specify them each time anew.

Cookies also allow tracking the website visiting statistics, time spent on our website and what you do on our website (for example, which pages you visit and which buttons you click on), it helps us to understand what visitors like about our website and how we can make it more attractive for other visitors.

Cookies make the interaction between visitors and websites faster and easier. Without cookies, it would be very difficult for a website to remember the user's preferences or registration details for a future visit.

## HOW DO WE USE COOKIES?

---

On our website we use 'persistent' cookies that remain on your device until you erase them, or they expire, and the 'session' cookies – they will be erased when you close your internet browser.

We use cookies to personalize content and ads, to provide social media features, and to analyse our data traffic.

### **We use the following types of cookies:**

#### **Necessary cookies**

Necessary cookies are placed on our website by default. You can turn off these cookies on your device if you do not want us to use the necessary cookies, but it might impact your ability to browse our website. We need necessary cookies to help us run our website, and to help us detect any problems with it, as well as to remember our users while they are browsing our website. For example, we use a cookie that tracks your cookie privacy preferences so that we do not place analytics and advertising cookies if you do not want us to. This type of cookie will remain on your device even after you have stopped browsing the website so we can make sure we comply with our legal and regulatory obligations.

#### **Statistics and advertising cookies**

These allow us to recognise and count the number of visitors to our website, and see how visitors browse our website, so we can understand how our website content is performing and improve it. We use third party cookies for this purpose.

Advertising and analytics cookies also allow us to see what pages and links you have visited so we can provide more relevant ads. We may share this information with third parties, such as Google, Meta and LinkedIn, for the same purpose, they may combine this data with other information you provide to them or that they collect when you use their services.

Please see the table below for more detail on which cookies we use and why.

## WHAT COOKIES DO WE USE?

---

These are the cookies we use on our website and the purposes for which we use them:

Cookie name	Provider	What does it do what information stores	Type	For how long is it stored
Necessary				

Necessary cookies help make a website usable by enabling basic functions like page navigation and access to secure areas of the website. The website cannot function properly without these cookies.

<b>test_cookie</b>	Google	Used to check if the user's browser supports cookies.	HTTP	1 day
<b>PHPSESSID</b>	Balcia	Preserves user session state across page requests.	HTTP	Session
<b>_greaptcha</b>	Google	This cookie is used to distinguish between humans and bots. This is beneficial for the website, in order to make valid reports on the use of their website.	HTML	Persistent
<b>CookieConsent</b>	Cookiebot	Stores the user's cookie consent state for the current domain	HTTP	1 year
<b>rc::a</b>	Google	This cookie is used to distinguish between humans and bots. This is beneficial for the website, in order to make valid reports on the use of their website.	HTML	Persistent
<b>rc::c</b>	Google	This cookie is used to distinguish between humans and bots.	HTML	Session
<b>rc::b</b>	Google	This cookie is used to distinguish between humans and bots.	HTML	Session
<b>_GRECAPTCHA</b>	Google	This cookie is used to distinguish between humans and bots. This is beneficial for the website, in order to make valid reports on the	HTTP	179 days

		use of their website.		
<b>CONSENT</b>	Youtube	Used to detect if the visitor has accepted the marketing category in the cookie banner. This cookie is necessary for GDPR-compliance of the website.	HTTP	2 years
<p><b>Statistics</b></p> <p>Statistic cookies help website owners to understand how visitors interact with websites by collecting and reporting information anonymously.</p> <p>This includes Google, Meta (Facebook), Youtube.</p> <p>Data that is collected with Google, Facebook, Youtube might be transferred to, processed and stored in the United States of America (US), US state authorities might have access to this personal data, and Google or Facebook might use this personal data for any of its own purposes. Data protection safeguard level in the US is not the same as in the European Union.</p>				
<b>_hjAbsoluteSessionInProgress</b>	Hotjar	This cookie is used to count how many times a website has been visited by different visitors - this is done by assigning the visitor an ID, so the visitor does not get registered twice.	HTTP	1 day
<b>_ga_#</b>	Google Tag Manager	Used by Google Analytics to collect data on the number of times a user has visited the website as well as dates for the first and most recent visit.	HTTP	2 years
<b>_hjTLDTest</b>	Hotjar	Registers statistical data on users' behaviour on the website. Used for internal analytics by the website operator.	HTTP	Session
<b>_gat</b>	Google	Used by Google Analytics to throttle request rate	HTTP	1 day

<b>_hjFirstSeen</b>	Hotjar	This cookie is used to determine if the visitor has visited the website before, or if it is a new visitor on the website.	HTTP	1 day
<b>_ga</b>	Google	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.	HTTP	2 years
<b>_hjSession_#</b>	Hotjar	Collects statistics on the visitor's visits to the website, such as the number of visits, average time spent on the website and what pages have been read.	HTTP	1 day
<b>_hjSessionUser_#</b>	Hotjar	Collects statistics on the visitor's visits to the website, such as the number of visits, average time spent on the website and what pages have been read.	HTTP	1 years
<b>_gid</b>	Google	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.	HTTP	1 day
<b>_hjIncludedInPageviewSample</b>	Hotjar	Used to detect whether the user navigation and interactions are included in the website's data analytics.	HTTP	1 day
<b>hjViewportId</b>	Hotjar	Sets a unique ID for the session. This allows the website to obtain data on visitor behaviour for statistical purposes.	HTML	Session

<b>_hjRecordingLastActivity</b>	Hotjar	Sets a unique ID for the session. This allows the website to obtain data on visitor behaviour for statistical purposes.	HTML	Session
<b>_hjIncludedInSessionSample</b>	Hotjar	Registers data on visitors' website-behaviour. This is used for internal analysis and website optimization.	HTTP	1 day
<p>Marketing</p> <p>Marketing cookies are used to track visitors across websites. The intention is to display ads that are relevant and engaging for the individual user and thereby more valuable for publishers and third party advertisers.</p> <p>This includes Google, Meta (Facebook), Youtube.</p> <p>Data that is collected with Google, Facebook, Youtube might be transferred to, processed and stored in the United States of America (US), US state authorities might have access to this personal data, and Google or Facebook might use this personal data for any of its own purposes. Data protection safeguard level in the US is not the same as in the European Union.</p>				
<b>_gcl_au</b>	Google Tag Manager	Used by Google AdSense for experimenting with advertisement efficiency across websites using their services.	HTTP	3 months
<b>_fbp</b>	Facebook	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers.	HTTP	3 months
<b>IDE</b>	Google	Used by Google DoubleClick to register and report the website user's actions after viewing or clicking one of the advertiser's ads with the purpose of measuring the efficacy of an ad and to present	HTTP	1 year

		targeted ads to the user.		
<b>_hjRecordingEnabled</b>	Hotjar	This cookie is used to identify the visitor and optimize ad-relevance by collecting visitor data from multiple websites – this exchange of visitor data is normally provided by a third-party data-center or ad-exchange.	HTML	Session
<b>tr</b>	Facebook	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers.	Pixel	Session
<b>fr</b>	Facebook	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers.	HTTP	3 months
<b>pagead/1p-user-list/#</b>	Google	Tracks if the user has shown interest in specific products or events across multiple websites and detects how the user navigates between sites. This is used for measurement of advertisement efforts and facilitates payment of referral-fees between websites.	Pixel	Session

<b>pagead/landing</b>	Google	Collects data on visitor behaviour from multiple websites, in order to present more relevant advertisement - This also allows the website to limit the number of times that they are shown the same advertisement.	Pixel	Session
<b>yt.innertube::requests</b>	Youtube	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.	HTML	Persistent
<b>yt.innertube::nextId</b>	Youtube	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.	HTML	Persistent
<b>VISITOR_INFO1_LIVE</b>	Youtube	Tries to estimate the users' bandwidth on pages with integrated YouTube videos.	HTTP	179 days
<b>YSC</b>	Youtube	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.	HTTP	Session
<b>yt-remote-device-id</b>	Youtube	Stores the user's video player preferences using embedded YouTube video	HTML	Persistent
<b>yt-remote-connected-devices</b>	Youtube	Stores the user's video player preferences using embedded YouTube video	HTML	Persistent
<b>yt-remote-session-app</b>	Youtube	Stores the user's video player preferences using embedded YouTube video	HTML	Session

<b>yt-remote-cast-installed</b>	Youtube	Stores the user's video player preferences using embedded YouTube video	HTML	Session
<b>yt-remote-session-name</b>	Youtube	Stores the user's video player preferences using embedded YouTube video	HTML	Session
<b>yt-remote-fast-check-period</b>	Youtube	Stores the user's video player preferences using embedded YouTube video	HMLT	Session

## Google Analytics

We use Google Analytics on our website to improve the quality of the website content and tailor the content to your needs. Google Analytics is widely used traffic analytics tool that allows website owners to get deep and real time insight into how their site is being used, how much, and by whom. Google Analytics is like a map of our website that shows us how You behave when on our website. This gives us insight into our domain's performance and lets us optimize it. You can find more information on Google Analytics here: <https://marketingplatform.google.com/about/analytics/terms/us/> .

Data that is collected with Google Analytics, Meta (Facebook), Youtube etc. is transferred to, processed and stored by Google (United States of America (US)), US state authorities have access to this personal data, and Google may use this personal data for any of its own purposes. Data protection safeguard level in the US is not the same as in the European Union.

## CAN I CHANGE MY COOKIES' PREFERENCES?

---

Yes. You can manage your cookies preferences by contacting us at [info@balcia.com](mailto:info@balcia.com). You can also manage your cookie preferences through our pop-up cookie banner that appears when you first visit the website.

You can also manage your preferences by changing your browser settings on your device to refuse the use of all or some cookies. However, if you block all cookies (including necessary cookies), you may not be able to use all or some parts of our website. You may also find that you are shown information on our website that is less interesting to you.

You can find more information here: <https://www.aboutcookies.org/>

Please note, other organisations, such as advertising networks, may also use cookies to track you across different websites. We have no control over these cookies.

If we change the cookies we use, we will update this Cookies Policy. You always can find the latest version of this Policy on our website.

You can find more information on how we process personal data in our Privacy Policy.