BALCIA INSURANCE SE

COOKIES POLICY

WHAT ARE COOKIES AND WHAT DO THEY DO?

We use 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	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.

CookieConsent	Cookiebot	Stores the user's cookie consent state for the current domain	HTTP	1 year
PHPSESSID	Balcia	Preserves user session state across page requests.	HTTP	Session
CONSENT	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

Statistics

Statistic cookies help website owners to understand how visitors interact with websites by collecting and reporting information anonymously.

This includes Google, Meta (Facebook), Youtube.

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.

_ga	Google	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.	HTTP	2 years
_ga_#	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
_gat	Google	Used by Google Analytics to throttle request rate	HTTP	1 day
_gid	Google	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.	HTTP	1 day

_hjAbsoluteSession	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
_hjFirstSeen	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
_hijd	Hotjar	Defines a unique session identification number. This allows the website to obtain data on visitor behaviour for statistical purposes.	HTML	1 year
_hjIncludedInPageviewSample	Hotjar	Used to detect whether the user navigation and interactions are included in the website's data analytics.	HTTP	1 day
_hjIncludedInSessionSample	Hotjar	Registers data on visitors' website-behaviour. This is used for internal analysis and website optimization.	HTTP	1 day
_hjRecordingLastActivity	Hotjar	Sets a unique ID for the session. This allows the website to obtain data on visitor behaviour for statistical purposes.	HTML	Session
hjViewportId	Hotjar	Sets a unique ID for the session. This allows the	HTML	Session

		website to obtain data on visitor behaviour for statistical purposes.		

Marketing

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.

This includes Google, Meta (Facebook), Youtube.

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.

_fbp	Facebook	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers.	HTTP	3 months
_hjRecordingEnabled	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
IDE	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 targeted ads to the user.	HTTP	1 year
test_cookie	Google	Used to check whether the user's browser supports cookies.	HTTP	1 day

tr	Facebook	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers.	Pixel	Session
VISITOR_INFO1_LIVE	Youtube	Tries to estimate the users' bandwidth on pages with integrated YouTube videos.	HTTP	179 days
YSC	Youtube	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.	HTTP	Sesijas
yt-remote-cast-installed	Youtube	Stores the user's video player preferences using embedded YouTube video	HTML	Session
yt-remote-connected-devices	Youtube	Stores the user's video player preferences using embedded YouTube video	HTML	Persistent
yt-remote-device-id	Youtube	Stores the user's video player preferences using embedded YouTube video	HTML	Persistent
yt-remote-fast-check-period	Youtube	Stores the user's video player preferences using embedded YouTube video	HMLT	Session
yt-remote-session-app	Youtube	Stores the user's video player preferences using embedded YouTube video	HTML	Session
yt-remote-session-name	Youtube	Stores the user's video player preferences using embedded YouTube video	HTML	Session
yt.innertube::nextId	Youtube	Registers a unique ID to keep statistics of what videos from	HTML	Persistent

		YouTube the user has seen.		
yt.innertube::requests	Youtube	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.	HTML	Persistent
yt-remote-cast-available	YouTube	Protects the user's video player settings when using an embedded YouTube video.	HTML	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 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. 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.