



Cookie Policy of the Companies from the Allianz Bulgaria Group

Version	Valid from	Classification
1.2	02.02.2024	Public

This Policy has been reviewed and approved as follows

Version	Valid from	Authorised by
1.2	02.02.2024	ZAD Allianz Bulgaria ZAD Allianz Bulgaria Zhivot ZAD Energia POD Allianz Bulgaria Allianz Bank Bulgaria Allianz Leasing Bulgaria

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This Policy contains information regarding the use of cookies by the companies from the Allianz Bulgaria Group on www.allianz.bg ("the Website"). This Policy explains what cookies are and how they work, and provides information about the types of cookies used by the Website, their functions and the ways in which you can exercise control over their use.

Please read this Policy carefully.

1. Who Is the Personal Data Controller?

For the purposes of this Policy "Companies from the Allianz Bulgaria Group", hereinafter referred to as "the Companies"/ "We"/ "Us", are the following companies:

1. **ZAD Allianz Bulgaria AD** , EIK 040638060, 16 Srebarna Str., Sofia 1407;
2. **ZAD Allianz Bulgaria Zhivot AD** , EIK 040293319, 16 Srebarna Str., Sofia 1407;
3. **ZAD Energia AD** , EIK 831040933, 16 Srebarna Str., Sofia 1407;
4. **POD Allianz Bulgaria AD** , EIK 121050885, 16 Srebarna Str., Sofia 1407;
5. **Allianz Bank Bulgaria AD** , EIK 128001319, 16 Srebarna Str., Sofia 1407; and
6. **Allianz Leasing Bulgaria EAD** , EIK 175200915, 16 Srebarna Str., Sofia 1407.

The Companies maintain and use the Website jointly. The Website is used by Us to promote our activities and services, as a point of contact with Us and as an access portal for our services. The usage and maintenance of the Website includes two types of data processing activities:

- (1) processing data regarding visits on the Website by unregistered visitors and processing data related to cookies and other similar tracking technologies in the context of access to and use of the Website by unregistered visitors;
- (2) processing data related to the submission of any electronic forms (incl. contact forms), requests for services, provision of services related to the main business activities of the Companies, incl. access to services requiring registration.

Concerning the activities under it. (1) above in compliance with Art. 26 of the General Regulation of the European Union on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (General Data Protection Regulation; GDPR; the Regulation), We jointly determine the purposes and means of the personal data processing and act as joint controllers.

Concerning the activities under it. (2) above each of the Companies acts as an independent personal data controller regarding the respective services provided by that Company and the inquiries addressed to the said Company, etc., and none of these activities is not subject to this Policy. In order to understand how each separate Company collects, stores, or otherwise processes your personal data in connection with its activities under it. (2) and what your rights are in connection to such processing, please familiarise yourselves with the Privacy Notice of the respective Company.

2. What Information Do We Store?

Cookies are small text files that are saved on your terminal device (computer, smartphone, other mobile device) when you visit different websites. Cookies allow the website to recognise your device and preferences and help improve your overall online experience. Cookies can either be session or persistent. Session cookies are stored only for the duration of your stay on a certain website. Persistent cookies can remain stored on your device for a certain period even after the end of your visit and can be accessible each time when you visit the website again, within that certain period.

In addition to the cookies, when unregistered visit is performed the Website processes information about date and time of the visit, IP address, browser and device information. This information is necessary for the regular functioning of the Website and for identifying technical problems. The processing of this information is based on our legitimate interest to maintain and provide you with the opportunity to visit the Website. The processing of this information is performed for the duration of your visit and in some cases for a certain period of time after termination of your session. Upon occurrence of technical problems or a security incident (e.g. an attempt to disrupt the secure functioning of the Website), this information may be retained for a longer period of time, as long as this is necessary to stop the relevant problem or incident, discover the causes of it and protect of the rights and interests of the Companies. In the event that a legal dispute or proceeding arises as a result of such an incident, it is possible to retain the data until the final conclusion of the dispute or proceedings before all relevant court instances.

3. What Cookies Do We Use and for What Purposes?

Strictly Necessary Cookies

These cookies are strictly necessary for the functioning of the Website and cannot be disabled in our systems. They are usually set only in response to actions taken by you, such as setting privacy preferences or related to ensuring the security of the Website. To the extent that the installation and use of these cookies is related to the processing of data that could constitute personal data, We base this processing on our legitimate interest to ensure the normal and secure functioning of the Website. You can set your browser to block or warn you about these cookies, but in this case some functionalities of the Website may not work entirely or partially.

Name	Storage Term	Description and Purposes
AWSALBCORS	6 Days	This cookie is managed by AWS and is used for balancing the traffic workload directed to the Website.
OptanonConsent	365 Days	This cookie is set by the OneTrust cookie compliance solution. It stores information about the categories of cookies the Website uses and whether visitors have given or withdrawn their consent to the use of each category. This allows Website owners to prevent cookies from being set in any

		category on visitors' browsers when consent has not been given.
OptanonAlertBoxClosed	365 Days	This cookie is set by websites using certain versions of the OneTrust cookie legislation compliance solution. It is placed after visitors have seen a cookie information notification and in some cases only when they actively close the notification. This allows the Website to not show the message more than once per visitor.
AWSALB	6 Days	AWS (Amazon Web Service) ELB (Elastic Load Balancing) application for balancing the Website workload.
AWSELB	0 Days	AWS ELB functionality for directing requests from the website to the server.
azbgitsess	Session, 0 Days	Cookie for session management.
csrf_azbgcookie_protection	Session, 0 Days	Cookie for cross-site script protection.
cookie_consent	Session, 0 Days	Cookie used for the purposes of collecting cookie consent.
da778b341ed3a9bbf30fe862936a519d	Session, 0 Days	Cookie used for the purposes of our agent portal.

Strictly Necessary Cookies of Third Parties:

Name	Storage Term	Description and Purposes	Third Party
everest_session_v2	Session, 0 Days	This cookie is set by Adobe Experience Cloud. It ties audience segments and conversions together. Session information is used to optimize the website.	Adobe
CONSENT	6 Months	Used for tracking whether the user has granted consent for marketing cookies via the cookie banner.	YouTube

Efficiency Cookies

These cookies allow Us to count visits and traffic sources so that We can assess and improve the efficiency of our Website. They help Us understand which pages are the most and least popular and to see how visitors navigate through the Website. These cookies are placed only with your consent. For these purposes, We could use cookies of third parties – service providers to perform this analysis (e.g. Adobe Analytics). All information these cookies collect is aggregated or anonymized and does not relate to you personally. If you block or refuse these cookies, We will not be able to understand that our Website has been visited, and We will not be able to monitor the effectiveness of its operation. These cookies are placed only with your consent.

Name	Storage Term	Description and Purposes
s_cc	Session, 0 Days	Adobe Site Catalyst cookie that determines whether cookies are allowed in the browser.
test	Session, 0 Days	Used for tracking in Adobe Analytics websites.
s_vnum	30 Days	Adobe Site Catalyst cookie that tracks the number of visits by one visitor.
s_invisit	0 Days	Adobe Site Catalyst cookie that counts the number of visits of the Website per visitor.
s_vi	3 Years	Adobe Site Catalyst cookies used to identify individual visitors with an ID and timestamp.
s_ecid	2 Years	Adobe Experience Cloud cookie used to enable persistent ID tracking and as a reference ID in case of AMCV cookie expiration. The cookie contains a copy of the Experience Cloud ID (ECID)/MID.
AMCV_###@AdobeOrg	2 Years	Adobe Experience Cloud Solutions cookie used to uniquely identify individual visitors. This cookie stores the unique visitor IDs used by Experience Cloud Solutions.
s_sq	Session, 0 Days	Cookie used by the JavaScript code when either the SelectMap or the Activity Map functionalities are enabled. The cookie contains information about the previous link that the visitor has selected.
s_fid	2 Years	This cookie is used to identify a unique visitor if the s_vi cookie is unavailable. The cookie stores the fallback unique visitor ID along with timestamps.

Efficiency Cookies of Third Parties:

Name	Storage Term	Description and Purposes	Third Party
demdex	180 Days	This cookie helps Adobe Audience Manager to perform basic functions such as visitors identification, ID synchronisation, segmentation, model and report preparation and others.	Adobe
dpm	30 Days	This cookie is set by Adobe Experience Cloud. It stores information about how a	Adobe

given visitor uses our website and thus helps Us to continuously develop our website according to your interests.

at_check	0 Days	The cookie is necessary to determine the privacy settings of each individual user.	Adobe
Sat_track	6 Months	Saves the cookie consent status of the visitors. This cookie is a fixed component of the AEM CSM system, so if Web Adobe Analytics is used, the web analytics tool is only delivered with the appropriate consent.	Adobe
VISITOR_INFO1_LIVE	1 Day	The cookie is used for tracking video replays.	YouTube
YSC	Session, 0 Days	This cookie is set by the YouTube video service on pages with embedded YouTube videos.	YouTube

Functional Cookies

These cookies enable the Website to ensure better functionality and personalisation. They can be set by Us or by third parties – suppliers whose services We have added to our pages. If you do not allow these cookies, then some or all of these services may not function properly. These cookies are placed with your consent only.

Name	Storage Term	Description and Purposes
at_check	0 Days	Used by Adobe Target to check if cookies are enabled/supported in the browser.
Mbox	2 Years	Used by Adobe Target to generate dynamic content in the marketing field of the page. Contains the following values: computer ID – ID for the visitor's browser. It is removed upon deleting the cookie. Session ID – unique session ID for visitors. Setting at every page load.

Advertising/Targeting Cookies

These cookies are set by our advertising partners through our Website. They may be used by these companies to build a profile of your interests and to display relevant advertisements on other websites. They do not store personal information directly, but work by uniquely identifying your

browser and device. If you do not allow these cookies, you will receive less targeted advertising. These cookies are placed only with your consent.

Name	Storage Term	Description and Purposes
AMCV_	2 years	This is a trend monitoring cookie related to Adobe Marketing Cloud. It stores a unique visitor identifier and uses an organization identifier to allow a company to track users across their domains and services.
AMCVS_	0 Days	This is a trend monitoring cookie related to Adobe Marketing Cloud. It stores a unique visitor identifier and uses an organization identifier.
AMCV_CEE1F70B5936D5B30A495EA3%40AdobeOrg	2 Years	This is a trend monitoring cookie related to Adobe Marketing Cloud. It stores a unique visitor identifier and uses an organization identifier in order to allow a company to trace its consumers throughout their domains and services.
AMCVS_CEE1F70B5936D5B30A495EA3%40AdobeOrg	Session, 0 Days	This is a trend monitoring cookie related to Adobe Marketing Cloud. It stores a unique visitor identifier and uses an organization identifier.
_cs_nnnnnnnnnnnnn	Session, 0 Days	This is a trend monitoring cookie related to using the website.

Advertising/Targeting Cookies of Third Parties:

Name	Storage Term	Description and Purposes	Third Party
everest_g_v2	6 Months	This cookie is set by Adobe Experience Cloud. It links audience segments and conversions together. User and browser information is used to optimize the website.	Adobe
C	31 Days	This cookie is set by Adform to enable real-time bidding for display advertising to the relevant target group. It determines whether the browser accepts cookies.	Adform
_fbp	89 Days	Used by Facebook (Meta) to deliver a series of advertising products, such as real-time bidding by third-party advertisers.	Facebook (Meta Platforms Inc)
NID	365 Days	This is a Google cookie used to track users across different websites to help Us understand how people use our websites, what content they view and to help Us improve website efficiency.	Google
VISITOR_PRIVACY_METADATA	179 Days	Stores the user's cookie consent state for the current domain.	YouTube
__Secure-YEC	394 Days	This cookie stores the users' preferences when using embedded video content.	YouTube

4. Who Can Access the Information from Cookies?

In addition to our own, We also use third-party cookies that are not managed by Us. Such third-party cookies are the cookies of Google Ireland Limited (Google), of Adobe Inc. (Adobe) and others. You can familiarize yourself with how information from those cookies is processed by these service providers from their documents.

More information about Google's cookies:

<https://policies.google.com/technologies/cookies?hl=en>

More information about Adobe's cookies:

<https://experienceleague.adobe.com/docs/core-services/interface/administration/ec-cookies/cookies-analytics.html?lang=en#:~:text=Adobe%20Analytics%20uses%20cookies%20to,browsing%20information%20to%20customer%20records.>

More information about Adform's cookies:

<https://site.adform.com/privacy-center/platform-privacy/product-and-services-privacy-policy/>

5. What Are Your Rights in Relation to Cookies?

As far as the installation and use of cookies is related to the processing of data that could constitute personal data and the grounds provided for in the GDPR are present, you have the following rights:

- Right to information about the processing of your data. Via this Policy We inform you about the cookies We use and the data processing related to their use.
- Right to obtain confirmation whether your data is being processed, obtain access to it and information about its processing and your rights in relation to it (Right of Access).
- Right to update and correct your data so that it is always accurate.
- Right to request erasure or restriction of the processing of your data where the grounds for doing so set out in the GDPR are present.
- Where applicable, you are entitled to request that the controller of your personal data notify third parties, where it has provided them with your data, of the rectification, erasure or restriction of processing.
- Right to receive the data you have provided relating to you in a structured, popular format, suitable for machine readability, as well as to use that data with another controller at your discretion.
- Right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning you or similarly affects you to a significant degree, unless the grounds for doing so are provided for in the applicable data protection legislation and appropriate safeguards are provided to protect your rights, freedoms and legitimate interests.
- Right, at any time, to withdraw your consent to the processing of personal data that is carried out on the basis of your consent. Such withdrawal does not affect the lawfulness of the processing on the basis of granted consent up to the time of withdrawal.
- Right to object to processing where it is based on a legitimate interest.

- Right to lodge a complaint with the supervisory authority, the Commission for Personal Data Protection with address: 2 Prof. Tsvetan Lazarov Blvd., Sofia 1592, with Allianz SE or at this email address: data.privacy@allianz.bg

You can exercise your rights relating to the processing of your personal data, insofar as applicable, by contacting Us at the contact details listed below.

Under the GDPR, if the purposes for which We process your data do not or no longer require your identification, We have no obligation to maintain, obtain or process additional information to identify you for the sole purpose of complying with the GDPR. In these cases, some of the rights set out above may not apply unless, in order to exercise those rights, you provide additional information sufficient enough to enable identification.

6. How Can You Refuse or Object Against the Use of Cookies?

The strictly necessary cookies set out in this Policy are necessary for the functioning of the Website and cannot be declined. Your use of the Website confirms that you are aware of the use of these cookies.

With respect to any other cookies set forth in this Policy that do not constitute strictly necessary cookies, you have the right to choose whether or not to accept their use. If you decline these cookies, certain features in some sections of the Website may not be available or may operate at an impaired quality. To the extent that the installation and use of these cookies involves the processing of data that could constitute personal data, We process this data on the basis of your consent when you accept their use through the banner or via the cookie management tool on our Website.

Our cookie management tool allows you to manage your cookie preferences, including granting or withdrawing your consent to the installation of those cookies that do not fall under the category of strictly necessary cookies, at any given time. The cookie management tool is available in our cookie banner. A link to the cookie management tool is also available in the lower left corner of the Website in the form of a blue icon depicting a white shield with a check mark in the middle ("Cookie Settings"). You can withdraw your consent and change your cookie choices at any time by using the tool.

Further information on how to delete cookies can be found at the following links:

- For [Internet Explorer](#)
- For [Microsoft Edge](#)
- For [Mozilla Firefox](#)
- For [Google Chrome](#)
- For [Safari](#)

7. How Long Do We Store Information from Cookies?

The data obtained from the cookies will be stored according to the time periods indicated in the tables above next to each cookie.

8. How Can You Contact Us?

ZAD Allianz Bulgaria AD,
16 Srebarna Str.,
Sofia 1407,
Data Protection Officer: Ivelina Koleva
Email: data.privacy@allianz.bg

9. When Is This Policy Updated?

This Policy is reviewed periodically and upon every change of the relevant circumstances. The current version can be found on our Website: https://www.allianz.bg/en_BG/individuals/cookies-policy.html. The current version of the Policy published on the Website has been agreed upon between the Companies from the Allianz Bulgaria Group. The latest update of this Policy is dated 02.02.2024. Due to application of whitelisting techniques of the cookie banner on the Website, as well as customized settings of your browser and/or device which are not controlled by Us, it is possible some differences to occur between the cookies listed in the Policy and the information about cookies available through your browser and/or device at the moment of your visit.

Document Information

Document	Cookie Policy of the Companies from the Allianz Bulgaria Group
Author(s)	Data Protection Department
Contact Person	Ivelina Koleva, data.privacy@allianz.bg

Amendments and Updates

Version	Date	Reason for and Extent of Changes	Author(s)
1.0	11.08.2022	Initial adoption of the Policy	Data Protection Department
1.1	06.02.2023	Update in the cookie list and other minor adjustments	Data Protection Department
1.2	02.02.2024	Update in the cookie list, the landing page for Cookie policy and the disclaimer about periodical updates of the Policy	Data Protection Department