

# Cookie Notice

Valid from 1<sup>st</sup> September 2023

When you access or use our website, we may place so-called cookies or similar tools on your computer. A cookie is a small file of information, typically consisting of letters and numbers, that stores information about a user's online activity. They are generated by the website a user visits and is sent to their computer's browser. The information stored might be about you, your preferences or your device settings and is typically used to make the site work as you expect it to. We use these cookies to recognise you as a user of the website, to customise content, to improve the performance of the website and to enhance its usability. These cookies may be placed by us or by a third party on our behalf.

## 1. Categories of cookies that we use

Depending on their function and purpose, the cookies we use can be divided into the following categories:

- **Essential cookies ("Strictly Necessary Cookies"):** These cookies are necessary for the basic functionality of the website. They only contain technically necessary services. These services do not require user consent and cannot be objected to.
- **Functional Cookies ("Functional Cookies"):** These cookies serve a variety of purposes related to the presentation, functionality and performance of a website and, in particular, to enhance visitors' experience and enjoyment of the website. They allow a website to remember information already provided (e.g. username, location or language selection) and provide visitors with improved, more personalized functionalities. Functional cookies are used, for example, to remember things like your login details. These cookies cannot track your movement on other websites.
- **Performance cookies ("Performance Cookies"):** These cookies are used to collect information about how a website is used - for example, how visitors came to our website, which pages a visitor opens most often, how they navigated our website during their visit and whether they received error messages from a page. We may also use these cookies to provide us with certain statistical and analytical information, such as how many visitors have come to our website. These cookies are used to monitor the level of activity on the website and to improve the performance of the website.
- **Advertising cookies ("Targeting Cookies"):** These allow us or a third party provider to serve ads on our website or on third party websites with products that the user likes, so that the ads the user sees may be more relevant to the user's preferences or interests (sometimes called "targeting cookies"). They can also be used to evaluate the effectiveness of advertising and sales promotions.

You can configure your browser settings so that no cookies are stored on your computer. Complete deactivation of cookies may mean that you cannot use all the functions of our website.

By continuing to use our website and/or agreeing to this Cookie Notice, you consent to cookies being used by us and thus to personal usage data being collected, stored and used, even beyond the end of the browser session. You can revoke this consent at any time by activating the browser setting to refuse third-party cookies.

## 2. Google Analytics (technology for web-analytics purposes)

SwissCaution uses on its website the analysis service of Google Analytics, which is operated by Google Inc., 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA. The cookies used by Google Analytics are stored on your computer and thus enable an analysis of your use of the website.

We use Google Analytics on the basis of our legitimate interests to analyze and regularly improve our website, as well as to regularly improve our offer via the statistics obtained and to make it more interesting for you. Furthermore, the use of Google Analytics is based on your consent to the tracking of your surfing behavior on our websites and their analytical evaluation.

The information generated by the cookie about your use of this website is usually transferred to a Google server in the USA and stored there. These cookies may contain the following information, for example: IP address, number, date and time of visit, duration of visit, your access page from which you use the website (reference URL), pages visited on our website, browser type/version and operating system used. Google will use this information on our behalf because we have a legitimate interest in analyzing user behavior so that we can optimize the offer on our website as well as our advertising. Google uses this information to evaluate the use of our website, to compile reports on website activity and to provide us with other services related to the use of the website and internet usage. Likewise, pseudonymized usage profiles of the users can be created from the processed personal data.

We have activated the IP anonymization on this website (so-called IP masking). This means that your IP address is shortened by Google within member states of the European Union, in other contracting states of the Agreement on the European Economic Area and in Switzerland before being transmitted to the USA. Only in exceptional cases will the full IP address be transmitted to a Google server in the USA and shortened there.

Furthermore, it may be possible that Google reviews the user's use of the website and may combine the personal data collected with other information about the user that Google has independently collected from other websites visited by the user and use it for its own purposes (e.g. to monitor advertising) under its own responsibility based on its own privacy policy.

For more information on this and how Google processes personal data, please refer to the relevant Google privacy statements: <https://support.google.com/analytics/answer/6004245?hl=en>; <https://policies.google.com/?hl=en>; <https://policies.google.com/technologies/partner-sites>.

- You may refuse the use of Google Analytics by selecting the appropriate settings on your browser. However, we would like to point out that in this case you may not be able to use all functions of this website to their full extent.
- You can also prevent the collection of personal data generated by the cookie and related to your use of the website (including your IP address) to Google and the processing of this personal data by Google by downloading and installing the browser plug-in available at the following link: <https://tools.google.com/dlpage/gaoptout?hl=en>.
- You can also view Google's use of cookies for personalized advertising and disable them at <https://www.google.com/settings/ads/onweb>.

### **3. Tealium (technology for web-analytics purposes)**

SwissCaution uses on its website the analysis service of the "Tealium Universal Data Hub" and the "Tealium Tag Management System ("TMS")", both services of Tealium Inc., 11085 Torreyana Road, San Diego, CA 92121, USA ("Tealium").

Tealium uses pseudonyms to create user profiles ("pseudonymized user profiles") from the data collected during the use of the website. Tealium uses the collected data on our behalf in order to automate the use of the website and to customize it in real time according to demand. The following information, for example, is collected for this purpose: seen and clicked advertisements, filled out forms, advertising as well as use of the pages and functions. The pseudonymized user profiles can also be

combined with your data and personal data, which you provide on forms and premium calculators, logins, customer portals, etc., as can the data transmitted by your browser. Tealium uses cookies or similar technologies for mobile devices to create pseudonymized user profiles.

- You can prevent the registration of cookies used by the Tealium Universal Data Hub service by selecting the appropriate settings in the browser options. Instructions on this subject can be found at <https://tealium.com/privacy/>.
- The Tealium TMS service is essential for the provision of the website and can therefore not be deactivated.

#### **4. Google Optimize**

We use Google Optimize, a service provided by Google Inc, 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA. Google Optimize analyzes the use of our website and allows us to design the website in a user-friendly way according to the user's behavior. Google Optimize is a tool integrated into Google Analytics and uses cookies.

The IP address received in this way is anonymized immediately after processing. In exceptional cases, the full IP address is transmitted to a Google server in the USA and encrypted there. The transmitted IP address is not merged with other Google data.

#### **5. Hotjar**

Hotjar is a service provided by Hotjar Ltd, Dragonara Business Centre 5th Floor, Dragonara Road, Paceville St Julian's STJ 3141, Malta. Hotjar enables a better understanding of users' experiences (e.g. how much time they spend on which pages, which links they click on, what they like and don't like, etc.), which enables targeting based on feedback from our users. Hotjar uses cookies to collect information about users' behavior and their devices. Hotjar stores this information in a pseudonymous user profile. The information is neither used by Hotjar nor by us to identify individual users nor is it combined with other data about individual users. You can object to this data processing by preventing the storage of cookies via a browser setting or via opt-out under the following link: [Opt-out](#)

#### **6. Jobcloud**

Jobcloud is a service provided by JobCloud AG, Albisriederstrasse 253, CH-8047 Zurich. It helps us to quantify the number of applications referred by third party sites. For this purpose, among other things, the number of sessions on Mobiliar.ch, the length of the sessions and the devices, browsers, etc. used are recorded. Cookies are stored on users' devices for this purpose.

#### **7. Technologies for advertising purposes**

##### Google AdWords

Google AdWords is an Internet advertising service that allows advertisers to place ads both in Google's search engine results and in the Google advertising network. The provider is Google Inc, 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA. Google AdWords enables an advertiser to specify certain keywords in advance, by means of which an ad is displayed in Google's search engine results exclusively when the user retrieves a keyword-relevant search result using the search engine. In the Google advertising network, the ads are distributed to topic-relevant Internet pages by means of an automatic algorithm and in compliance with the previously defined keywords.

Within the framework of Google AdWords, we use the so-called conversion tracking. When you click on an ad placed by Google, a cookie is set for conversion tracking. If the user visits certain pages of this website and the cookie has not yet expired, Google and we can recognize that the user clicked on

the ad and was redirected to this page. You can object to this data processing by preventing the storage of cookies via a browser setting or via opt-out at the following link: [Opt-out](#).

#### Google DoubleClick

Google's retargeting uses so-called Double-Click cookies, a service provided by Google Inc, 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA. This allows ads to be presented to you, optimized and evaluated on the basis of your previous visits to this website by collecting and storing information about your surfing behavior for marketing purposes on a pseudonymous basis. Based on this, targeted product recommendations can then be displayed to you as advertising banners on other websites. Under no circumstances will we link this information with data from your customer relationship or use the data to identify you personally as a visitor to this website. You can object to this data processing by preventing the storage of cookies via a browser setting or via opt-out under the following link: [Opt-out](#).

#### Google Ads Remarketing

Our website uses the functions of Google Analytics Remarketing in conjunction with the cross-device functions of Google AdWords and Google DoubleClick. The provider is Google Inc, 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA. With the remarketing function, we can present users of our website with advertisements based on their interests on other websites within the Google advertising network. For this purpose, the user's interactions on our website are analyzed in order to be able to show him targeted advertising on third-party sites. For this purpose, Google stores cookies on users' devices. You can object to this data processing by preventing the storage of cookies via a browser setting or via opt-out under the following link: [Opt-out](#).

## 8. List of cookies

Below is a full list of the cookies that we use on this website, including information about their purpose and expiry.

### a. First Party Cookies

Provider	Name of the cookie	Category	Purpose and procedure
www.swisscaution.ch	cookietest	Strictly Necessary	A common cookie name could have a number of different origins. Where this is first party and a session cookie, its most likely to do with checking to see if the browser is set to block or allow cookies.
attestation.swisscaution.ch	TS01fff718	Strictly Necessary	
swisscaution.ch	utag_main	Strictly Necessary	This cookie name is associated with the Tealium data platform and is used to enforce consent preferences across 3rd party tags. Within the cookie are several built-in values that keep track of the visitor session.
static.swisscaution.ch	TS01ecf6df	Strictly Necessary	
swisscaution.ch	_dc_gtm_UA-xxxxxxx	Strictly Necessary	This cookie is associated with sites using Google Tag Manager to load other scripts and code into a page. Where it is used it may be regarded

			as Strictly Necessary as without it, other scripts may not function correctly. The end of the name is a unique number which is also an identifier for an associated Google Analytics account.
swisscaution.ch	_ga	Performance Cookie	This cookie name is associated with Google Universal Analytics - which is a significant update to Google's more commonly used analytics service. This cookie is used to distinguish unique users by assigning a randomly generated number as a client identifier. It is included in each page request in a site and used to calculate visitor, session and campaign data for the site's analytics reports. By default, it is set to expire after 2 years, although this is customisable by website owners.
swisscaution.ch	_hjFirstSeen	Performance Cookie	Identifies a new user's first session on a website, indicating whether or not Hotjar is seeing this user for the first time.
swisscaution.ch	_hjSession_615817	Performance Cookie	A cookie that holds the current session data. This ensures that subsequent requests within the session window will be attributed to the same Hotjar session.
swisscaution.ch	_gid	Performance Cookie	This cookie name is associated with Google Universal Analytics. This appears to be a new cookie and as of Spring 2017 no information is available from Google. It appears to store and update a unique value for each page visited.
swisscaution.ch	_hjSessionUser_615817	Performance Cookie	A Hotjar cookie that is set when a user first lands on a page with the Hotjar script. It is used to persist the Hotjar User ID, unique to that site on the browser. This ensures that behavior in subsequent visits to the same site will be attributed to the same user ID.
swisscaution.ch	_gat_UA-nnnnnnnn-nn	Performance Cookie	This is a pattern type cookie set by Google Analytics, where the pattern element on the name contains the unique identity number of the account or website it relates to. It appears to be a variation of the _gat cookie which is used to limit

			the amount of data recorded by Google on high traffic volume websites.
swisscaution.ch	_gclxxx	Performance Cookie	Google conversion tracking cookie.
swisscaution.ch	_hjAbsoluteSessionInProgress	Performance Cookie	This cookie is used by Hotjar to detect the first pageview session of a user. This is a True/False flag set by the cookie.
www.swisscaution.ch	_hjIncludedInSessionSample	Performance Cookie	This cookie is set to let Hotjar know whether the visitor is included in the data sampling defined by the site's daily session limit.
swisscaution.ch	_gat_UA-3730531-1	Performance Cookie	This is a pattern type cookie set by Google Analytics, where the pattern element on the name contains the unique identity number of the account or website it relates to. It appears to be a variation of the _gat cookie which is used to limit the amount of data recorded by Google on high traffic volume websites.
www.swisscaution.ch	_hjIncludedInPageviewSample	Performance Cookie	This cookie is set to let Hotjar know whether that visitor is included in the data sampling defined by your site's pageview limit.
swisscaution.ch	_ga_NJ3TNY8N90	Performance Cookie	
swisscaution.ch	_fbp	Targeting Cookie	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers
swisscaution.ch	_ttp	Unknown	
www.swisscaution.ch	_wpfuid	Unknown	
swisscaution.ch	_tt_enable_cookie	Unknown	
business.swisscaution.ch	LbSCcookie	Unknown	
attestation.swisscaution.ch	LbSCcookie	Unknown	
www.swisscaution.ch	mobi-edgescape-location	Unknown	

## b. Third Party Cookies

Provider	Name of the cookie	Category	Purpose and procedure
tiktok.com	_ttp	Unknown	
pnet.ch	ittrksessid	Unknown	
www.clickcease.com	cookietest	Unknown	

## 9. Tags

When your browser loads our website, tags instruct the browser to connect to the server of a third-party marketing or analytics service provider to collect data.

Tags are the basis for online marketing and analytics. In particular, they can:

- Instruct the web browser to collect data;
- Set cookies;

- Extend target groups to several websites;
- Integrate third-party content into a website (e.g. social media widgets, video players, ads, etc.).

Tags can capture any action or event on a website or device. This can include the following:

- User context: Implicit information such as the IP address, the type of web browser you use or how you were referred to the website (e.g. via a search, a click on an ad, etc.).
- User profile: Anonymous data stored in cookies, such as a profile ID or targeting criteria.
- User behavior: Data such as the content or ads you viewed, links clicked, time spent on the page, etc.

In addition to the tags we use, we use tags from the following third-party providers:

Host	Type	Source URL
www.clickcease.com	Script	https://www.clickcease.com/monitor/stat.js
connect.facebook.net	Script	https://connect.facebook.net/en_US/fbevents.js
connect.facebook.net	Script	https://connect.facebook.net/signals/config/3531882383550831
maps.googleapis.com	Script	https://maps.googleapis.com/maps-api-v3/api/js/50/9/common.js
maps.googleapis.com	Script	https://maps.googleapis.com/maps-api-v3/api/js/50/9/infowindow.js
maps.googleapis.com	Script	https://maps.googleapis.com/maps-api-v3/api/js/50/9/map.js
maps.googleapis.com	Script	https://maps.googleapis.com/maps-api-v3/api/js/50/9/marker.js
maps.googleapis.com	Script	https://maps.googleapis.com/maps-api-v3/api/js/50/9/onion.js
maps.googleapis.com	Script	https://maps.googleapis.com/maps-api-v3/api/js/50/9/overlay.js
maps.googleapis.com	Script	https://maps.googleapis.com/maps-api-v3/api/js/50/9/stats.js
maps.googleapis.com	Script	https://maps.googleapis.com/maps-api-v3/api/js/50/9/util.js
maps.googleapis.com	Script	https://maps.googleapis.com/maps/api/js
maps.googleapis.com	Script	https://maps.googleapis.com/maps/api/js/ViewportInfoService.GetViewportInfo
snap.licdn.com	Script	https://snap.licdn.com/li.lms-analytics/insight.min.js
www.googletagmanager.com	Script	https://www.googletagmanager.com/gtag/js
www.googletagmanager.com	Script	https://www.googletagmanager.com/gtm.js
pay.datatrans.com	Script	https://pay.datatrans.com/upp/payment/js/datatrans-2.0.0.js
analytics.tiktok.com	Script	https://analytics.tiktok.com/i18n/pixel/config.js
analytics.tiktok.com	Script	https://analytics.tiktok.com/i18n/pixel/events.js
analytics.tiktok.com	Script	https://analytics.tiktok.com/i18n/pixel/identify.js
places.post.ch	Script	https://places.post.ch/ria
tags.tiqcdn.com	Script	https://tags.tiqcdn.com/utag/mobiliar/swisscaution/prod/utag.js
maps.gstatic.com	WebBeacon	https://maps.gstatic.com/mapfiles/transparent.png
www.google-analytics.com	Script	https://www.google-analytics.com/analytics.js

## 10. Social Media Plug-ins

We use the social plug-ins listed below on our website to make our company better known. The responsibility for data protection compliance is ensured by the respective providers.

If you use the services of these social networks independently of, or in connection with our website, the respective social networks evaluate your use of the plug-in. In this case, information about the plug-in is forwarded to the social networks.

### a. Facebook

Our website uses plug-ins from the social network Facebook, which is offered by Facebook Inc. 1601 S. California Ave, Palo Alto, CA 94304, USA. The Facebook plug-ins are marked with a Facebook logo or the addition "Like" or "Share". An overview of the Facebook plug-ins and their appearance can be found at: <https://developers.facebook.com/docs/plugins>.

When you call up a page of our website that contains such a plug-in, your browser establishes a direct connection to the Facebook servers. The content of the plug-in is transmitted by Facebook directly to your browser and integrated into the page.

Through this integration, Facebook receives the information that your browser has called up the corresponding page of our website, even if you do not have a Facebook profile or are not currently logged in to Facebook. This information (including your IP address) is transmitted by your browser directly to a Facebook server in the USA and stored there.

If you are logged in to Facebook, Facebook can directly assign your visit to our website to your Facebook profile. If you interact with the plug-ins, e.g. by clicking the "Like" button, this information is also transmitted directly to a Facebook server and stored there. The information is also published on your Facebook profile and displayed to your Facebook friends.

For the purpose and scope of the data collection and the further processing and use of the data by Facebook, as well as your rights in this regard and setting options for protecting your privacy, please refer to Facebook's privacy policy: [www.facebook.com/policy.php](http://www.facebook.com/policy.php).

#### **b. Instagram**

Our website uses the plug-in of the social network Instagram, which is offered by Facebook Inc, 1601 S. California Ave, Palo Alto, CA 94304, USA.

The data is only sent to the social media provider when the user activates the social media plug-ins by clicking on the selected plug-in. The user can therefore choose when to activate them. In this case, Facebook may establish a direct connection to the user during your visit to the website, which allows Facebook to know the user's visit and analyze the corresponding information. The further processing of personal data is the responsibility of Facebook in accordance with data protection laws and the privacy policy published on their website ([https://help.instagram.com/519522125107875/?helpref=hc\\_fnav&bc\[0\]=Instagramhelpsection&bc\[1\]=Policies%20and%20Messages](https://help.instagram.com/519522125107875/?helpref=hc_fnav&bc[0]=Instagramhelpsection&bc[1]=Policies%20and%20Messages)). Please read the privacy statements of your social networks carefully for detailed information about the collection and transfer of personal data, your rights, and how to achieve satisfactory privacy settings.

#### **c. TikTok**

Plug-ins of the social network TikTok, which is offered by Technology Limited ("TikTok Ireland") and TikTok Information Technologies UK Limited ("TikTok UK"), are installed on our website. You can recognise the TikTok plug-in by the TikTok logo. If you call up a page of our website that contains such a plug-in, a direct connection is established between your browser and the TikTok server. TikTok thereby receives the information that you have visited our site with your IP address. If you click the TikTok button while you are logged into your TikTok account, you can link the content of our pages on your TikTok profile. This enables TikTok to assign the visit to our pages to your user account. We would like to point out that we, as the provider of the pages, have no knowledge of the content of the transmitted data or its use by TikTok. You can find further information at: <https://www.tiktok.com/legal/page/eea/privacy-policy/en>.

#### **d. LinkedIn**

Plug-ins of the social network LinkedIn Corporation, 2029 Stierlin Court, Mountain View, California 94043, USA, are installed on our website. You can recognise the LinkedIn plug-in ("LinkedIn



Recommended" button) by the LinkedIn logo. If you call up a page of our website that contains such a plug-in, a direct connection is established between your browser and the LinkedIn server. LinkedIn thereby receives the information that you have visited our site with your IP address. If you click the LinkedIn button while you are logged into your LinkedIn account, you can link the content of our pages on your LinkedIn profile. This enables LinkedIn to assign the visit to our pages to your user account. We would like to point out that we, as the provider of the pages, have no knowledge of the content of the transmitted data or its use by LinkedIn. You can find further information at: [www.linkedin.com/legal/privacy-policy](http://www.linkedin.com/legal/privacy-policy).

#### **e. Youtube**

Our website uses the plug-in of the social network Youtube, which is offered by Google Ireland Limited, located at Gordon House, Barrow Street, Dublin 4, Ireland ("Google").

The data is only sent to the social media provider when the user activates the social media plug-ins by clicking on the selected plug-in. The user can therefore choose when to activate them. In this case, Google may establish a direct connection to the user during your visit to the website, which allows Google to know the user's visit and analyze the corresponding information. The further processing of personal data is the responsibility of Google in accordance with data protection laws and the privacy policy published on their website (<https://policies.google.com/privacy?hl=en#europeanrequirements>). Please read the privacy statements of your social networks carefully for detailed information about the collection and transfer of personal data, your rights, and how to achieve satisfactory privacy settings.