

ERGO COOKIE POLICY

- **What is a cookie?**

A cookie (or similar technology) is a small file that is sent from a website and stored in the user's web browser, mobile phone or other device when using ERGO Insurance SE and ERGO Life Insurance SE (furthermore - ERGO) websites, for instance, www.ergo.lv, online.ergo.lv, www.mansergo.lv. This data is stored on the user's device and can be used to remember information about the user's visit to the website. Cookies are typically used to provide a personalized user experience and to enable certain features of web pages, as well as for other purposes such as advertising.

ERGO may use first-party and third-party cookies. First-party cookies are sent from the provider's device or domain from which the service requested by the user is provided. Third-party cookies are created by other service providers (third parties) and are sent from devices or domains that are not managed by the provider itself. ERGO may share the aggregated data with third-party service providers. Information collected using third-party cookies is subject to the personal data processing policy implemented by that third party and the cookie management set by the third party.

ERGO classifies the cookies according to its purpose. Some cookies are essential for our website to function, while others measure performance and provide a personalized user experience. We also use cookies that enable us to provide targeted marketing.

Based on their purpose, we classify them as follows: **Necessary cookies, Functional cookies, Statistical cookies and Marketing cookies.**

In order to use cookies other than necessary cookies, we ask for the user's consent. When applying the necessary cookies, consent is not required and the legal basis for data processing is to ensure the operation of the website in relation to the provided website service. In some cases, functional cookies also do not require consent to be used on the website, if these cookies are necessary for a service directly requested by the user.

More information on the processing of personal data, including your rights as a data subject and contact information of ERGO as your data controller, can be found in ERGO Privacy Policy that is available in privacy policy section on ERGO website <https://www.ergo.lv/lv/par-ergo/privatuma-politika>. The Privacy Policy also includes other important information relevant to you regarding the processing of personal data.

- **How to manage cookies?**

When visiting the website, a window is displayed with a message that cookies are used on the website and you have the opportunity to make your choice. When you make your choice, it is at the same time your confirmation that you have read the information about cookies, including the purposes for which they are used, the duration of storage (depending on the type of cookie, it may be different), and cases when the information is transferred to third parties. You can agree to all cookies by clicking "Confirm all"; or by pressing "Personalize" - adjust your choice and agree only to specific cookies. If you do not want to give consent to cookies, click on "Use only necessary cookies" and in this case only those cookies for which consent is not required will be used.

You can also control the use of cookies by adjusting your browser settings, for instance, [Google Chrome](#).

- **Categories of cookies:**

Necessary cookies

A necessary cookie is a type of cookie that is used by the website to function properly, without which the site would not work.

Functional cookies

Also known as "preference cookies", which allow a website to remember choices user have set – i.e. language preferences, display theme etc. This information allows us to improve the user experience and provide more relevant content, and allows our website to remember information that changes, how it functions or looks.

Statistical cookies

Also known as "performance cookies", which allow to collect information about how users use a website, like which pages they visit, etc. None of this information will be used to identify user. It is all aggregated and, therefore, anonymized. Their sole purpose is to improve website functions.

Marketing cookies

These cookies are set by advertising and targeting platforms. They are used to understand visitor interests and provide a more relevant and personalized experience. With the help of these cookies, customer can see

advertisements on the websites of other companies based on behaviour and interests on our website. Although these cookies do not store directly identifiable personal data, they can identify your browser and Internet device. If you do not allow these cookies, the displayed ads will be less relevant to your interests and preferences, and you may see ads with more general content. Please note that opting out of these cookies does not mean that you will no longer be shown advertisements, but that the displayed advertisements may be less relevant to you.

- **How to withdraw your consent and change cookies settings?**

Once you have confirmed your cookie preferences, the cookie bar will disappear from your screen and reappear after 12 months (or sooner if provided for by laws and regulations), unless cookies are deleted from your web browser.

You can use the link in our web page (at the bottom of the website section - Cookie settings) to withdraw from cookies consent and/or change your cookies settings, except necessary cookies.

Blockage or deactivation of all cookies helps to protect privacy, but it may also limit the experience on website, as well as limiting functionalities or even not allow proper browsing or use of some of its services.

- **How to contact ERGO?**

If you have any questions: the e-mail address for requests related to the processing of personal data and for contacting the ERGO data protection officer is personasdati@ergo.lv ; legal address for communication with ERGO: Skanstes street 50, Riga, LV-1013, Latvia; e-mail: info@ergo.lv.

- **Cookie Policy Availability and Review**

ERGO regularly reviews and updates this Cookie Policy. ERGO publishes the current version on its website.

If this Cookie Policy has been translated into other languages, the text in Latvian shall prevail in case of conflict.

Current version: 15.10.2025.