

COOKIE POLICY

WHAT ARE COOKIES?

A cookie is a small text file that is placed and stored on your computer, mobile or other device by websites that you visit. Cookies are widely used in order to make websites work or work more efficiently and also to provide information on visitor behaviour to the website owner. For further information on the use of cookies visit www.aboutcookies.org or www.allaboutcookies.org.

SESSION COOKIES

These are temporary cookies that remain in the cookie file of your device's browser until you close the browser. They can enable certain site functionality and are also used by the server to store/remember information about user web page activities so user information can be stored throughout an online web process e.g. to allow information to be carried across pages of a website to avoid having to re-enter information.

PERSISTENT COOKIES

These are cookies that remain in the cookie file of your browser for much longer (how long depends on the lifetime of the specific cookie). Generally speaking, persistent cookies can be used to track website visits, including returning and unique visitors, and to monitor how people interact with a website. They can also be used to help arrange content to match a user's preferred interests/preferences more quickly e.g. language settings, however, these cookies cannot be used by themselves to identify you.

HOW DO WE USE COOKIES?

Cookies are used for various reasons and aims, for example:

- Enabling users to obtain quotes from our website (session cookie);
- Ensuring the security of our customers (session cookie);
- Making possible certain site functionality (session cookie); and
- Website traffic and visitor behaviour tracking (persistent cookie).

The 'session' cookies are something used as they are a necessity for the website to run to its full potential, and are vital in making certain functions possible, e.g. obtaining a 'quote' *see above, and also to ensure the security of our clientele. A customer has to have 'session cookies' enabled if they require an online quote or wish to access any areas of the website that has been earmarked for registered users. It must be noted that 'session cookies' do not hold any of the customer's personal information.

The 'persistent cookies' used on this website help us to improve the user experience of the site by giving us an insight into how it is being used. These segments of information are basically Google Analytics cookies, which benefit a website as they are used to accumulate anonymous, aggregated statistics that allow us to understand how users use our website (for example what a person clicks on, and for how long they stay on a page) and from this, the information helps us to improve the site structure. Neither we nor any third party can identify you personally in this way.

COOKIE NAME	COOKIE PURPOSE
ASP.NET_SESSIONID	This cookie is necessary to ensure the functionality of our website quote engine. This cookie is used to maintain a user's session and to allow data to be passed between different online web pages within the quote engine. This cookie exists only for the duration of the user's session. Users must have the session ID cookie enabled if they wish to get a quote from us online.
GOOGLE ANALYTICS (utma, utmb, utmc & utmz)	<p>These are persistent cookies and as such last longer than the user's session. These cookies are performance cookies and are used as part of our web analytics activity to monitor traffic and compile reporting about how users are using our websites. The cookies are used to capture anonymous data about a user's journey around our website and the information is aggregated in order to allow us to analyse trends and to make improvements to our website. Below is a more detailed explanation of each type of Google Analytics cookie:</p> <p>utma - this cookie keeps track of the number of times a visitor has been to our website, when their first visit was and when their last visit occurred;</p> <p>utmb and utmc - these cookies work together to calculate how long a visit takes. utmb takes a timestamp of the exact moment in time when a visitor enters our site, while utmc takes a timestamp of the exact moment in time when a visitor leaves our site. utmb expires at the end of the session. utmc waits 30 minutes and then it expires (this time lag is required to ensure that no further page view activity occurs);</p> <p>utmz - this cookie tracks where the visitor came from e.g. what search engine was used, what link was clicked on, what keyword was used and where in the world the user accessed our website from.</p>

MANAGING, DISABLING AND ENABLING COOKIES

It is every users right to have the choice of whether to agree to 'cookies' or not. You have the ability to accept or decline cookies from any website by modifying the settings in your browser. This is a far easier process than it sounds, and if you wish to restrict or block the cookies which are set by our website, you can do this through your browser settings. For any required information about how to manage and disable cookies however, you can use the 'Help' function within your browser or for any further instructions, please visit www.aboutcookies.org or www.allaboutcookies.org. However, please note that by deleting or disabling cookies, it may affect the functionality of our website and therefore your potential enjoyment. By deleting cookies you also may not be able to access certain areas or features of our website.

To opt out of being tracked by Google Analytics across all websites visit <http://tools.google.com/dlpage/gaoptout>.

REGARDING THE ICO COOKIE DIRECTIVE

We are actively working towards full compliance with the ICO Cookie Directive as established by the EU in May 2011. We automatically capture anonymised Analytics data whilst you navigate this website in an effort to constantly improve your experience. You can disable Cookies when browsing websites by making use of the "Do Not Track" feature available in many modern web browsers.