COVERYS

COOKIE POLICY

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Contents

1. About Us

This Cookie Policy (the "Policy) covers Coverys UK Holding Co. Limited ("UK Holding") and its subsidiary companies namely Coverys Limited ("CL"), Coverys Managing Agency Limited at its subsidiaries ("CMA"), Coverys MA services Limited ("CMAS"), Coverys MGA (UK) Limited ("CMGA") and Coverys Ireland Holdings Limited ("CIH") its subsidiary Coverys International Insurance Company ("CIIC"), together referred to in this document as "Coverys". References to 'we' or 'us' or 'our' or are to Coverys

When using our websites, this Policy should be read alongside, and in addition to, the website terms and conditions and the Privacy Policy on the website.

2. What are Cookies?

A cookie is a small file placed onto your computer or mobile device by the web browser that enable features and functionality of that website. They are used to make websites work, or work more efficiently, and to provide information to site owners.

We use cookies for a variety of reasons, such as to:

- keep your settings within a browsing session;
- allow you to use our Sites more conveniently;
- enable login;
- speed up employee's searches;
- allow us to improve and update our Sites.

Transmitted cookie data or cookie storage does not grant us access to your computer or any information about you, other than the data you choose to share with us (through explicitly requested access or services).

We also work with third parties in providing you services through our websites and they may set a cookie on your computer as part of this arrangement. These cookies facilitate seamless access to areas of the Sites which are administered by the 3rd party or track usage to continuously improve our offering.

The majority of cookies are deleted as soon as you close your browser; these are known as session cookies. A session cookie is essential to ensure the correct functioning of our Sites. These are used to provide seamless access to areas of our Sites requiring additional authentication – or to track visit specific entries. The data contained within the cookie does not personally identify the user.

Persistent cookies are stored on your computer either until they are manually deleted, or they expire. These cookies are automatically cleared from the computer by the web browser upon

expiration. We use persistent cookies to manage some secure login information when required to allow access to aspects of our Sites.

Individuals can opt in to accept or opt out to decline cookies via adjustment to their Web Browsers default behaviour. Most web browsers default to automatically accepting transmitted cookies and storing them locally. This behaviour can be modified within the Web Browser configuration to decline cookies if you prefer. However, adjustment of these settings may prevent you from taking full advantage of our Sites features.

We further categorise cookies into System, Essential, Editor and Visitor types.

- System cookies are provided by the technology framework used to deliver our content to you, via the Web Browser.

- Essential cookies are required to allow some features of our Sites to work. These are strictly necessary cookies. They enable you to navigate our Sites and use features that are explicitly requested.

- Editor cookies are used during site administration

- Visitor cookies are used to track Site usage to help us improve the Sites offering.

A comprehensive list detailing the cookies in use by our Sites, their purpose, origin and retention policy is detailed at the end of this document. We reserve the right to update this list (together with the rest of this policy) from time to time – without notification.

3.   Managing Your Cookie Choice

A cookie is a small file placed onto your computer or mobile device by the web browser. Details on how cookies are managed by your Web Browser are available via the Help sections of your preferred Browsing program. Alternatively – the links below provide details on Web Browser specific cookie management for several the larger Web Browser programs:

Edge   https://support.microsoft.com/en-us/microsoft-edge/view-cookies-in-microsoft-edge-a7d95376-f2cd-8e4a-25dc-1de753474879

Mozilla Firefox: http://support.mozilla.com/en-US/kb/Cookies

Google Chrome:
http://www.google.com/support/chrome/bin/answer.py?hl=en&answer=95647

Safari: http://support.apple.com/kb/PH5042

Opera: http://www.opera.com/browser/tutorials/security/privacy/

4. What Sites do we operate and what cookies do we use?

We make limited use of the site www.coverys.com. However to review a list of the cookies that may be used together with a description of its purpose, please see the following table:

Content management cookies		
Cookie name	**Level**	**Description**
CMSCookieLevel	**System**	Specifies which cookies are allowed by the visitor.
ASP.NET_SessionId	System	Keeps the user session ID for security reasons.
CMSCsrfCookie	System	Stores a security token that the system uses to validate all form data submitted via POST requests. Helps protect against Cross site request forgery.
CMSPreferredCulture	Essential	Stores the visitor's preferred content culture.
CMSMobileRedirected	Essential	Indicates if the visitor has been redirected to the mobile version of the website by the Mobile device redirection web part.
CMSCurrentTheme	Essential	Stores the name of the current visual theme to provide proper design to the dialog windows.
Webauthtoken	Essential	Live ID authentication cookie.
CMSForumPostAnswer	Essential	Keeps a list of Question-Answer forum posts in which the user voted for an answer to prevent repeated votes.
CMSVotedPolls	Essential	Keeps a list of polls where the user voted to prevent repeated votes.
CMSRatedDocuments	Essential	Keeps a list of pages that the user rated to prevent repeated votes.
CMSShowDesktopVersion	Essential	Indicates that the visitor has switched to the desktop (default) version of the website from a specific device profile.
CMSWindowsUser	Essential	Stores information for users who were imported from an Active Directory domain during authentication.
.ASPXFORMSAUTH	Essential	Stores the user's encrypted authentication ticket when using forms authentication.
CMSPreferredUICulture	**Editor**	Stores the preferred UI culture of the user.
CMSViewMode	Editor	Stores the user's current view mode (Edit, Preview, Design, etc.).

CMSImpersonation	Editor	Stores user information when impersonating a different user in the administration interface.
CMSUserWords	Editor	User's custom word dictionary kept by the spell checker.
DisplayContentInDesignMode	Editor	Remembers the user's setting of the Web part content checkbox on the Design tab (for example in the Pages application).
DisplayContentInUIElementDesignMode	Editor	Remembers the user's setting of the Web part content check box on the Design tab of UI elements.
CMSMacroDesignerTab	Editor	Remembers the last active tab of the Edit macro condition dialog.
CMSSplitMode	Editor	Remembers the state of the language version split-view mode when editing multilingual websites.
CMSPreviewState	Editor	Stores the user's latest page design preview preferences.
CMSPropertyTab	Editor	Remembers the last active tab of the Properties section in the Pages application.
CMSViewTab	Editor	Remembers the last active tab of the View section in the Preview mode of the Pages application.
CMSValidationTab	Editor	Remembers the last active tab of the Validation section in the Preview mode of the Pages application.
CMSEdABSelectorState<ABtestname>	Editor	Stores the state of the selectors on the A/B test overview page.
CMSEdVariantSliderPositions<templateid>	Editor	Remembers the position of the variant slider when defining variants for MVT or Content personalization.
CMSEdNoTestMVT<templateid>	Editor	Stores the currently selected MVT combination for editors in the administration interface.
CMSEd<GUID>Current	Editor	Stores the current step of Wizard layout web parts in the administration interface.
CMSWebPartToolbarCategory	Editor	Stores the selected web part category on the web part toolbar.
CMSWebPartToolbarCategoryUI	Editor	Stores the selected web part category in the web part toolbar when editing UI templates.
CMSWebPartToolbarMinimized	Editor	Remembers if the user minimized the web part toolbar on the Design tab.
CMSCurrentDeviceProfileName	Editor	Stores the selected device profile when editing pages.
CMSCurrentDeviceProfileRotate	Editor	Remembers whether the device preview uses the landscape or portrait

		view.
CMSUniGraph	Editor	Stores the user's Snap to grid preference in the advanced workflow and marketing automation designer.
CMSSessionToken	Editor	Stores the token used by the web service that provides the advanced workflow and marketing automation designer.
VisitorStatus	Visitor	Indicates if the visitor is new or returning. Used for tracking the visitors statistic in Web analytics.
Source	Visitor	Stores the channel from which the visitor arrived as part of a campaign (e.g., email, Facebook, Twitter, etc.). Based on the utm_source query string parameter.
Campaign	Visitor	Stores the name of the campaign assigned to the visitor.
Content	Visitor	Stores the specific content item through which the visitor arrived as part of a campaign. Based on the utm_content query string parameter.
TrackedCampaigns	Visitor	Stores all the campaigns, which should be tracked within a JavaScript snippet.
UrlReferrer	Visitor	Stores the URL referrer from which the user arrives on the website.
CurrentContact	Visitor	Stores the GUID of the contact related to the current site visitor. Used to track activities on the website.
CMSAB<ABtestname>	Visitor	Used to track conversions for the test and maintain consistent page content for the visitor. Stores JSON data including the identifier of the page variant assigned to the visitor, the list of performed conversions, and an indicator of whether the visitor is included in A/B testing. For more information, see A/B testing pages (MVC sites) or A/B testing website pages (Portal Engine sites).
CMSMVT<mvtestname>	Visitor	Stores the combination of variants assigned to the visitor by an MVT test. Used to track conversions for the test and maintain consistent page content for the visitor.
CMSShoppingCart	Visitor	Stores a GUID reference to the user's shopping cart. Allows the system to recover the shopping cart for unregistered customers, even after it is cleared from the cache (for example after an application restart).

CMSBodyClass	Visitor	Body element class to provide accessibility standards.
CMSUserPage	Visitor	Stores the IDs (DocumentID, NodeID) of the last visited page. Used for logging landing and exit page web analytics and activities.
ChatLoggedInToken	Visitor	Stores the login state for the Chat application (indicates if the user is in the online state).
ChatSupportLoggedInToken	Visitor	Indicates if the user is logged in to the support chat.
<Window name>_<Group ID>_roomID	Visitor	Stores bindings between groups of chat web parts and chat rooms (for a specific window or tab).
chat_autoinitchat_displayed_<GUID>	Visitor	Remembers if the Automatically initiated chat web part was shown to the user (prevents multiple chat initiation messages).
chat_kick_roomid_<room ID>	Visitor	Indicates that the user was kicked from the specified chat room (and is not allowed to return).
StrandsSBS_*	Visitor	Used by the Strands Recommender solely for its own purposes. The cookies are managed on the Strands side.
CMSStrandsTrackEvent_*	Visitor	Stores persistent HTTP context after a page is reloaded. Used for tracking of shopping cart events.
__openid_selector_*	Visitor	Stores OpenId user identification for authentication purposes.
CMSLandingPageLoaded	Visitor	Indicates that the landing page has already been visited and the Landing page activity is not logged again for the current visitor. Expires after 20 minutes and the expiration period of the key is renewed every time the website is accessed again.
KenticoCookiePolicyTest	Visitor	A dummy cookie used to test whether the user's browser blocks 3rd party cookies. Does not carry any informational value.

Azure cookies (Essential)

Provider	Cookie Name	Description
Azure app service	ARRAffinity	This cookie is set by Azure app service, and allows the service to choose the right instance established by a user to deliver subsequent requests made by that user.

Windows Azure cloud	ARRAffinitySameSite	This cookie is set by Windows Azure cloud, and is used for load balancing to make sure the visitor page requests are routed to the same server in any browsing session.
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Third party cookies

Provider	Cookie Name	Description
Google (via Google Tab Manager)	_dc_gtm_UA-#	Used by Google Tag Manager to control the loading of a Google Analytics script tag. Used b y Google Analytics to throttle request rate
Google (via Google Tab Manager)	_ga	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.
Google (via Google Tab Manager)	_gat	Used by Google Analytics to throttle request rate
Google (via Google Tab Manager)	_gid	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.
Google (google-analytics.com)	collect	Used to send data to Google Analytics about the visitor's device and behavior. Tracks the visitor across devices and marketing channels.
Google	_gcl_au	Used by Google AdSense for experimenting with advertisement efficiency across websites using their services.
Google	ads/ga-audiences	Used to detect whether the user intends to leave the page via cursor movements. This allows the website to trigger certain pop-ups to keep the user on the website or convert them to customer.
Google	VisitorStatus	Used to collect statistical data on user-defined parameters in Google Analytics.
Google (google.com)	pagead/1p-user-list/#	This cookie is generated by Google pagead dynamic marketing, to track events such as conversions or other meaningful user interactions.
HubSpot	__hstc	This is the main cookie set by Hubspot, for tracking visitors. It contains the domain, initial timestamp (first visit), last timestamp (last visit), current timestamp (this visit), and session number (increments for each subsequent session).

HubSpot	hubspotutk	Sets a unique ID f r the session. This allows the website to obtain data on visitor behaviour for statistical purposes.
HubSpot	__hssc	HubSpot sets this cookie to keep track of sessions and to determine if HubSpot should increment the session number and timestamps in the __hstc cookie.
HubSpot	__hssrc	This cookie is set by Hubspot whenever it changes the session cookie. The __hssrc cookie set to 1 indicates that the user has restarted the browser, and if the cookie does not exist, it is assumed to be a new session.
HubSpot	messagesUtk	This cookie is used to recognize visitors who chat with you via the chatflows tool. If the visitor leaves your site before they're added as a contact, they will have this cookie associated with their browser.
HubSpot	__hs_cookie_cat_pref	This cookie is used to record the categories a visitor consented to. It contains data on the consented categories.
HubSpot	__cf_bm	This cookie is set by HubSpot's CDN provider and is a necessary cookie for bot protection. It expires in 30 minutes. Learn more about Cloudflare cookies.
LinkedIn	bscookie	LinkedIn sets this cookie from LinkedIn share buttons and ad tags to recognize browser ID.
LinkedIn	AnalyticsSyncHistory	Linkedin set this cookie to store information about the time a sync took place with the lms_analytics cookie.
LinkedIn	li_gc	Stores the user's cookie consent state for the current domain
LinkedIn	li_sugr	Used to make a probabilistic match of a user's identity outside the Designated Countries
LinkedIn	lang	Remembers the user's selected language version of a website
LinkedIn	UserMatchHistory	Ensures visitor browsing -security by preventing cross-site request forgery. This cookie is essential for the security of the website and visitor.
LinkedIn	lidc	LinkedIn sets the lidc cookie to facilitate data center selection.

doubleclick.net	IDE	Used by GoogleDoubleClick to register and report the website user's actions after viewing or clicking one of the advertiser's ad s with the purpose of measuring the efficacy of an ad and to present targeted ads to the user.
doubleclick.net	DSID	Used by GoogleDoubleClick to register and report the website user's actions after viewing or clicking one of the advertiser's ad s with the purpose of measuring the efficacy of an ad and to present targeted ads to the user.
doubleclick.net	test_cookie	The test_cookie is set by doubleclick.net and is used to determine if the user's browser supports cookies.
StackAdapt	sa-user-id	Used to track visitors on multiple websites, in order to present relevant advertisement based on the visitor's preferences.
StackAdapt	sa-user-id-v2	Used to track visitors on multiple websites, in order to present relevant advertisement based on the visitor's preferences.
Storygize	U	The Storygize platform uses cookies and pixels to provide services for Advertisers.
Twitter	personalization_id	This cookie is set by Twitter - The cookie allows the visitor to share content from the website on to their Twitter profile.
Twitter	i/adsct	The cookie is used by Twitter.com in order to determine the number of visitors accessing the website through Twitter advertisement content.
Twitter (t.co)	muc_ads	Collects data on user behaviour and interaction in order to optimize the website and make advertisement on the website more relevant.
Adnxs (AppNexus)	anj, uuid2	Registers a unique ID that identifies a returning user's device. The ID is used for targeted ads.
YouTube	LAST_RESULT_ENTRY_KEY, nextId	Used to track user's interaction with embedded content.
YouTube	CONSENT	YouTube sets this cookie via embedded youtube-videos and registers anonymous statistical data.
YouTube	remote_sid	Necessary for the implementation and functionality of YouTube video -content on the website.

YouTube	requests	Necessary for the implementation and functionality of YouTube video -content on the website.
YouTube	VISITOR_INFO1_LIVE	Tries to estimate the users' band width on pages with integrated YouTube videos.
YouTube	YSC	Used to track the views of embedded videos on Youtube pages.
YouTube	yt.innertube::nextId, yt.innertube::requests	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.
YouTube	ytidb::LAST_RESULT _ENTRY_KEY	Stores the user's video player preferences using embedded YouTube video
YouTube	YtIdbMeta#databases	
YouTube	yt-remote-cast-available yt-remote-cast-installed yt-remote-connected-devices yt-remote-device-id yt-remote-fast-check-period yt-remote-session-app yt-remote-session-name	Stores the user's video player preferences using embedded YouTube video
Spotify	sp_t	The sp_t cookie is set by Spotify to implement audio content from Spotify on the website and also registers information on user interaction related to the audio content.
Spotify	sp_landing	The sp_landing is set by Spotify to implement audio content from Spotify on the website and also registers information on user interaction related to the audio content.
Spotify (open.spotify.com)	loglevel	Maintains settings and outputs when using the Developer Tools Console on current session
.myfonts.net	__cf_bm	This cookie, set by Cloudflare, is used to support Cloudflare Bot Management.
opt-out	.postrelease.com	This cookie is used for preventing the installation of third party advertiser or other cookies on the browser.