



Cookies and what they do

Cookies are text files containing small amounts of information which are downloaded to your device when you visit a website. Some cookies are only placed on your device for the time you are browsing the website. Others may be stored on your device and sent back to the originating website on each subsequent visit, or to another website that

Cookies are commonly used by websites to remember some aspect of your current or previous visit. This could include things like the choices you've made or preferences you've chosen during your visit. Websites commonly do this in order to improve or tailor your current and future visits to that site or other related sites.

Ivernia and cookies

Our policy is to use cookies only to improve the way we do business with you or when they're essential to the way our website works. Where possible, we have ensured to not collect your personal data.

- Find out how people use our sites, such as how often they visit, which pages they go to, and which links they click on, so that we can improve our sites.

Categories of cookies

Below, we have set out the four categories of cookies that we use on our website and what they are used for. These cookies are:

Strictly Necessary

These cookies are essential for our online services and tools to work. They collect or record information that we need to make our site work.

Functionality

These cookies are required for basic site functionality and are therefore always enabled. They help make our online quote and sales functions possible as well as assist in security issues and

conforming to regulations. They also allow certain pieces of information about your visit to be remembered.

Performance

These cookies allow us to improve our website's functionality by reporting how users interact with our website and providing alternative versions of web pages to improve user experience. In some cases, these cookies improve the speed with which we can process your request and allow us to remember site preferences you have selected. Turning off these cookies may result in poor experience and slow site performance.

Session cookies

A session cookie exists only while the user is reading and navigating the website. This type of cookie expires as soon as you exit the browser you are using to view our website.

Persistent cookies

A persistent cookie will outlast a user's session. This could be used to record a vital piece of information such as how the user initially came to this website or to record details about the last browsing session on the site. For this reason persistent cookies are also called tracking cookies.

Cookies can also be classified by the parties which place cookies on your device:

First party cookies

These cookies are set by the web server (Chill Insurance) of the visited and share the same domain.

Third party cookies

Third party cookies are not related to or controlled by Ivernia. Third party cookies are used by our business partners such as Google Analytics which use cookies in order to provide meaningful reports about site visitors.

Accepting, deleting, and how to turn off cookies

Most web browsers will accept cookies by default, but if you would prefer we did not collect data by this method, you can disable this function within your browser settings. If you want to delete any cookies that are already on your computer, please refer to the instructions for your file management software to locate the file or directory that stores cookies.

You can turn off cookies in your browser settings. If you do turn them off, it is important to remember that you may not be able to use all of the services on our website. Below are links which provide instructions on how to do so in popular browsers:

[Google Chrome](#)

[Internet Explorer](#)

[Mozilla Firefox](#)

[Safari Mobile](#)

You can find out more about turning off cookies at the independent website www.allaboutcookies.org.

Google Analytics Usage

This website uses Google Analytics as a reporting tool (performance cookies) and for some advertising functions (targeting and advertising cookies).

If for whatever reason you do not wish Google Analytics to record such activity based on your data contribution you can opt out of Google Analytics. To do so visit:

<https://tools.google.com/dlpage/gaoptout/>