

COOKIE POLICY

Overview

This website is owned by Ascend Broking Group Ltd. This Cookies Policy sets out how we use cookies on our websites.

The Ascend Broking Group includes insurance brokers, health and wellbeing companies as well as an online portal. We are all committed to ensuring your privacy and personal information is protected. If you were referred to this Cookies Policy from an Ascend Broking Group or associated company websites you can find more information about the specific cookies used by that website by clicking on the link labelled 'Cookie settings' which appears at the bottom of each website page. You can also manage your cookie preferences through this link by selecting the 'Manage Cookies' tab.

For the purposes of this Cookies Policy, references to 'we' or 'us' shall refer to that Ascend Broking Group company and the cookies placed by that Ascend Broking Group company on its website.

What are cookies?

Cookies are small data files saved to your computer (or any other device capable of browsing the internet) as part of your interactions with a website.

These cookies remain stored on your device until such a time that the cookie expires or is manually deleted. This allows for the information stored within the cookie to be sent back as part of any subsequent interactions you have with the issuing website. This exchange of information allows websites to remember basic information about you, such as whether you have visited the website before or whether you are 'logged in'.

Different types of cookies are used to do different things. These include letting you navigate between different pages on a website efficiently, remembering your preferences and helping us to identify ways to improve your overall website experience. Others are used to measure the number of website visits and the most popular pages users visit, or to provide you with advertising more tailored to your interests.

This policy sets out the types of cookies that we use and what we use them for.

Different types of cookies

'First party' and 'third party' cookies

Some cookies are set by Ascend Broking Group ('first-party cookies'), and others are set by a third-party company ('third party cookies').

Third party cookies have a different domain to that of the website you are visiting, and they enable certain website functionality, such as our live chat function, or to help us understand how you use our websites and how we can improve it. Ascend Broking Group has no control or liability over these cookies set, so you should check the relevant third party's cookie policy for more information.

'Session cookies' and 'persistent cookies'

Cookies can also be divided into 'session cookies' and 'persistent cookies'

Session cookies: Session cookies are stored in your computer or device's memory during your browsing session and are automatically deleted from your computer when you leave a website. These cookies usually store a session ID, allowing you to move from page to page without having to log-in repeatedly. They are widely used by commercial websites; for example, to remember your search queries so that you can return to your results at any point during your visit. Session cookies do not collect any information from your computer or device and they expire at the end of your browser session.

Persistent cookies: Persistent cookies are stored on your computer or device and are not deleted when your browser is closed. Persistent cookies can be used to retain your preferences for a particular website, allowing those preferences to be used in future browsing sessions. Persistent cookies usually assign a unique ID to your browser and they are usually configured to identify you for a prolonged period of time, from days to months or even years.

How we use cookies

We use cookies to help ensure that we provide visitors with the best user-experience possible on our websites.

We use cookies for the following key purposes:

- ensuring the website operates as expected;
- preventing misuse of the website;
- providing live chat functions;
- understanding how users engage with the website;
- trialling improvements to the websites; and
- personalising adverts displayed to users.

We do not store personal information, such as your name, telephone number or email address as part of the cookies that we set on our websites.

Cookies we use

We have classified the cookies into the following categories:

- Strictly necessary cookies
- Analytics cookies
- Advertising cookies
- Personalisation cookies
- Strictly necessary cookies

Strictly necessary cookies are functional cookies that are necessary for the website to work, enhance how the website operates and ensure that the website displays information relevant to you. Strictly necessary cookies cannot be switched off in our systems. Without these cookies you wouldn't be able to use the website normally.

Some examples of specific functionality of these cookies are set out below:

- Content management system / tag management (e.g. EPiServer, Google Tag Manager, jQuery) – these are fundamental to ensure the website is working
- Bugs / error monitoring (e.g. Bugsnag, Google Recaptcha) – these ensure the website operates as expected / preventing misuse of the website.
- Loading additional functionality (e.g. Zendesk, Google Maps, Sound Cloud) – these display widgets which deliver functionality such as live chat, chatbots or maps.
- Displaying rich media (e.g. Brightcove, YouTube, Google Fonts) – these allow media such as videos, podcasts, images or fonts to be displayed on the website.

Some examples of specific cookies that may be placed on your device by the website are set out below:

Cookie name	Type	Duration/purpose
__cfduid BROWSER	29	Used by to identify trusted web traffic based on IP address and speed up load times.
ASP.NET_SessionId	SESSION	0 - Used to maintain an anonymised user session by the server.
X-Salesforce-CHAT	SESSION	0 - Used by Salesforce to be able to provide live chat functionality to the user.

For a full list of the companies we work with on the relevant Ascend Broking Group website, and for more detail on how we use them, please click on the link labelled 'Cookie settings' which appears at the bottom of each website page.

Analytics cookies

Analytics cookies measure website usage and performance and help us to improve the customer experience. They help us know which pages are the most and least popular, see how visitors to our website move around the various pages and sections and understand the impact of proposed website improvements. All information these cookies collect is aggregated and therefore anonymous. If you do not allow these cookies, we will not know when you have visited our website.

Some examples of specific functionality of these cookies are set out below:

- Web Analytics (e.g. Google Analytics, Adobe) – these help us understand how people use our websites by collecting anonymous data and in our fraud modelling.
- Optimisation (e.g. Optimizely) – these allow us to run A/B tests with the purpose of trialling changes that we wish to make to the site (i.e. changing the imagery or moving the position of a button). The tag would split the site traffic between the current version and the proposed version to understand whether it would have the desired impact before making the change permanent.
- Customer experience tools (e.g. Decibel, Hot Jar) – these provide us with additional understanding of website usage where the numbers from tools like Google Analytics don't, such as through heatmaps.

Some examples of specific cookies that may be placed on your device by the website are set out below:

Cookie name	Type	Duration/purpose
_ga BROWSER	729	Used by Google Analytics to enable us to understand how you use and engage with our website.
_gid	BROWSER	1
AWSELB	SESSION	0 - Used by Optimizely to run A/B tests to enable us to understand the impacts of making changes to our website
optimizelyRumLB	SESSION	0
da_sid	SESSION	0 Used by Decibel Insight to enable us to understand how you use and engage with our website.
da_lid	BROWSER	364

For a full list of the companies we work with on the relevant Ascend Broking Group website, and for more detail on how we use them, please click on the link labelled 'Cookie settings' which appears at the bottom of each website page.

Advertising cookies

These cookies are set through our site by our advertising partners such as those set out below. They may be used by those companies to build a profile of your interests and are used to target customers with marketing or advertisements that are relevant to you on third party websites or social media sites. They work by uniquely identifying your browser and device. If you do not allow these cookies, you will not experience our targeted advertising across different websites.

Some examples of specific functionality of these cookies are set out below:

- Advertising (e.g. DoubleClick, Google AdWords, Bing Ads) – these deliver personalised adverts on third party websites.
- Social media (e.g. Facebook, Twitter, LinkedIn) – these deliver personalised advertising on social media sites.

Some examples of specific cookies that may be placed on your device by the website are set out below:

Cookie name	Type	Duration/purpose
IDE	BROWSER	389 Used by DoubleClick (Google) to deliver personalised advertising on other websites informed by your browsing behaviour and to measure the performance of our digital advertising.
test_cookie	BROWSER	1
fr	BROWSER	89 Used by Facebook to deliver personalised advertising on their social media platform informed by your browsing behaviour and to measure the performance of our digital advertising.
MUID	BROWSER	389 Used by Bing (Microsoft) to deliver personalised advertising on other websites informed by your browsing behaviour and to measure the performance of our digital advertising.

For a full list of the companies we work with on the relevant Ascend Broking Group website, and for more detail on how we use them, please click on the link labelled 'Cookie settings' which appears at the bottom of each website page.

Personalisation cookies

Personalisation cookies are used to learn what you're interested in, so we can show you content or products from Ascend Broking Group that we think are most relevant to you while you're on our site. These cookies collect and save information about which pages you look at, what you click on, and if you go on to get a quote or buy a product.

Some examples of specific functionality of these cookies are set out below:

- Personalisation – by seeing what pages on our site you look at, and what actions you carry out, we may show you links and content that we think you'd be interested in. For example, if you look at content about nutrition, we may show you links to recipes in other places on our site.
- Marketing – by seeing what content you are looking at on our site and what actions you carry out, we may show you content and links relating to products available from Ascend Broking Group. For example, if you have looked at our product pages in the past we may show you a banner on our homepage in order to see if you would like a quote for a product.

Some examples of specific cookies that may be placed on your device by the website are set out below:

Cookie name	Type	Duration/purpose
evga	BROWSER	730 Used by Salesforce Interaction Studio to collect and send data back to the Interaction Studio platform for the purpose of tracking and analysing user behaviour in order to deliver real time personalisation across the website.

For a full list of the companies we work with on the relevant Ascend Broking Group website, and for more detail on how we use them, please click on the link labelled 'Cookie settings' which appears at the bottom of each website page.

How can I opt out of cookies used by Ascend Broking Group?

You can opt-out of each cookie category (except strictly necessary cookies) by clicking on the link labelled 'Cookie settings' which appears at the bottom of each website page and managing your cookie preferences through the 'Manage cookies' tab.

Please note that opting out of different types of cookie may impact the functionality of the website – as set out in the above sections.

Note: We're changing the way we set cookies on the websites we manage. This means that some of our websites may ask you to accept cookies again, or they may not yet be able to fully reflect your preferences. Please contact us on the details below if you have any questions.

More information

Information on deleting and managing cookies is typically available in the 'Help' menu of your web browser or the instruction manual for your device. Further information can also be found at allaboutcookies.org.

Users can find out more about behavioural advertising, including remarketing, as well as opt out of interest-based ads at youronlinechoices.eu and adssettings.google.com.

Should you require any more information please contact:

ian.lawley@ascendbroking.co.uk