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## ANJUNA UNDERWRITING – COOKIE POLICY

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### BACKGROUND:

This website [www.anjunaunderwriting.co.uk](http://www.anjunaunderwriting.co.uk) (“Our site”) uses cookies and similar technologies in order to distinguish you from other users. By using cookies, we are able to provide you with a better experience and to improve Our site by better understanding how you use it. Please read this Cookie Policy carefully and ensure that you understand it. Your acceptance of our Cookie Policy is deemed to occur if you continue using our site. If you do not agree to our Cookie Policy, please stop using our site immediately.

### 1. Definitions and Interpretation

1.1 In this Cookie Policy, unless the context otherwise requires, the following expressions have the following meanings:

“ <b>cookie</b> ”	means a small file consisting of letters and numbers that our site downloads to your computer or device;
“ <b>web beacon</b> ”	means a small, transparent image file (usually only 1-pixel x 1-pixel in size) used for tracking user behaviour and activity around our site;
“ <b>We/Us/Our</b> ”	means Anjuna Underwriting is a trading name of Bollington Underwriting Limited Registered Number: 02074674 who are authorised and regulated by the Financial Conduct Authority, and is wholly owned by Bollington Wilson Group Limited Registered Number: 10889686. Registered Office: Adlington House, Adlington Road, Bollington, Macclesfield, Cheshire SK10 5HQ..

### 2. How Does Our Site Use Cookies?

2.1 We may use cookies on Our site for a number of reasons, all of which are designed to improve your experience of using it. Cookies allow you to navigate around our site better and enable Us to tailor and improve our site by saving your preferences and understanding your use of it.

2.2 We use the following types of cookie:

#### 2.2.1 Strictly Necessary Cookies

A cookie falls into this category if it is essential to the operation of our site, supporting functions such as logging in, your shopping basket, and payment transactions.

#### 2.2.2 Analytics Cookies

It is important for Us to understand how you use Our site, for example, how efficiently you are able to navigate around it, and what features you use. Analytics cookies enable us to gather this information, helping Us to improve Our site and your experience of it.

#### 2.2.3 Functionality Cookies

Functionality cookies enable Us to provide additional functions to you on Our site such as personalisation and remembering your saved preferences.

#### 2.2.4 Targeting Cookies

It is also important for Us to know when and how often you visit Our site, and which parts of it you have used (including which pages you have visited and which links you have clicked on). As with analytics cookies, this information helps us to better understand you and, in turn, to make Our site and advertising more relevant to your interests. Some information gathered by targeting cookies may also be shared with third parties.

#### 2.2.5 Persistent Cookies

Any of the above types of cookie may be a persistent cookie. Persistent cookies are those which remain on your computer or device for a predetermined period and are activated each time you visit Our site.

#### 2.2.6 Session Cookies

Any of the above types of cookie may be a session cookie. Session cookies are temporary and only remain on your computer or device from the point at which you visit Our site until you close your browser. Session cookies are deleted when you close your browser.

2.1 Cookies on Our Site are not permanent and will expire as indicated in the table below.

<b>_utma</b>	2 years from set/update
<b>_utmb</b>	30 minutes from set/update
<b>_utmc</b>	End of browser session
<b>_utmz</b>	2 years from set/update
<b>Google Adwords</b>	The Cookies are valid for 30 days from creation
<b>DoubleClickID</b>	1.5 Years
<b>Crazy Egg</b>	5 Years

2.2 For more specific details of the cookies that We use, please refer to the table below.

### 3. What Cookies Does Our Site Use?

Cookie Name	Description
_Utma	The _utma cookie is part of Google analytics, and is primarily used to track visits to any site which uses Google analytics. _utma stores the number of visits made from your device, the time of the first visit, the previous visit, and the current visit. This cookie does not contain any personal information other than the IP address of your device. This is a third party cookie.
_Utmb	The _utmb cookie is part of Google analytics. __utmb and __utmc are used to check approximately how long you stay on any site which uses Google analytics: when a visit starts, and approximately ends. This cookie does not contain any personal information other than the IP address of your device. This is a third party cookie.
_Utmc	The _utmc cookie is part of Google analytics. __utmb and __utmc are used to check approximately how long you stay on any site which uses Google analytics: when a visit starts, and approximately ends. This cookie does not contain any personal information other than the IP address of your device. This is a third party cookie.
_Utmv	The _utmvt cookie is part of Google analytics. It contains no specific customer data other than the IP address of your device, but is used to record Custom variables for segmentation. This is a third party cookie.
Google Adwords	<p>This website uses the Google AdWords remarketing service to advertise our products and services on other websites (including Google) to previous visitors to our site. This could be in the form of an advertisement on the Google search results page, or a site in the Google Display Network. Any data collected will be used in accordance with our own privacy policy and Google's privacy policy. The Cookies are valid for 30 days from creation. No personally identifiable data is collected or stored. This is a third party cookie.</p> <p>You can control the ads that you see on Google and find out more about how the ads are selected for you by visiting <a href="http://www.google.com/settings/ads">www.google.com/settings/ads</a>. Alternatively, you can also manage and opt-out of Google Adwords and other third party cookies by visiting <a href="http://www.youronlinechoices.com/uk/your-ad-choices">www.youronlinechoices.com/uk/your-ad-choices</a>.</p>
DoubleClickID	<p>This is an anonymous, unique identifier used to track how successful our advertising is. The Google DoubleClick cookie also enables Google and its partners to track and serve our advertisements on other websites across the Internet based on your visit history (or behavioural profile) to our website or engagement with our online marketing, which may include emails. Recent click history for your device is also collected in encrypted form, this allows external advertisers to target users of the device with adverts based on perceived interests. The cookie doesn't store the IP address, but this is passed through to Google along with cookie by the browser. Google then renders the IP address unreadable by removing the last 3 characters. No personally identifiable data is collected or stored. This is a third-party cookie.</p> <p>You can control the ads that you see on Google and find out more about how the ads are selected for you by visiting <a href="http://www.google.com/settings/ads">www.google.com/settings/ads</a>. Alternatively, you can also manage and opt-out of Google DoubleClick and other third party cookies by visiting <a href="http://www.youronlinechoices.com/uk/your-ad-choices">www.youronlinechoices.com/uk/your-ad-choices</a></p>

Crazy Egg	<p>Crazy Egg sets one cookie value in order to track whether a visitor is new or returning. A “returning” visitor is one that has previously visited any tracked page on this website within the last 5 years. The cookie is named is_returning and has a value of either 0 or 1. It expires 5 years from the date that it was set.</p> <p>For more information regarding Crazy Egg and your data privacy please visit: <a href="http://www.crazyegg.com/privacy">http://www.crazyegg.com/privacy</a></p>
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#### 4. How You Can Control Cookies

- 4.1 Internet browsers normally accept cookies by default. You can change these settings if you wish, however please be aware that this is not generally a per-site setting and will prevent all websites from using cookies, not just Ours. Please also be aware that by disabling cookies in your browser, you may impair the functionality of our site.
- 4.2 The links below provide instructions on how to control cookies in all mainstream browsers:
  - 4.2.1 Google Chrome: <https://support.google.com/chrome/answer/95647?hl=en-GB>
  - 4.2.2 Microsoft Internet Explorer: <https://support.microsoft.com/en-us/kb/278835>
  - 4.2.3 Microsoft Edge: <https://support.microsoft.com/en-gb/products/microsoft-edge> (Please note that there are no specific instructions at this time, but Microsoft support will be able to assist)
  - 4.2.4 Safari (OSX): [https://support.apple.com/kb/PH21411?viewlocale=en\\_GB&locale=en\\_GB](https://support.apple.com/kb/PH21411?viewlocale=en_GB&locale=en_GB)
  - 4.2.5 Safari (iOS): <https://support.apple.com/en-gb/HT201265>
  - 4.2.6 Mozilla Firefox: <https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences>
  - 4.2.7 Android: <https://support.google.com/chrome/answer/95647?co=GENIE.Platform%3DAndroid&hl=en> (Please refer to your device’s documentation for manufacturers’ own browsers)

#### 5. How Do We Use Cookies in Emails?

- 5.1 In addition to using cookies on Our site, we use cookies and similar technologies in some of the emails we send to you. Just like the cookies on Our site, these are used to help Us understand your use of Our site and to keep improving it.
- 5.2 We use web beacons in some of our emails. We use web beacons to detect when (or whether) you open an email and how you have interacted with it, and other information such as your email client, web browser, computer or device,

and IP address. Web beacons may also be used to serve up emails in a particular format that is best suited to your computer or device.

- 5.3 Emails from Us may contain links. Each one of those links will contain a unique tag which enables Us to track which links are being used and by whom. This information can then be used to improve and tailor our emails in the future.

## 6. **Changes to this Cookie Policy**

- 6.1 We may alter this Cookie Policy at any time. Any such changes will become binding on you on your first use of our site after the changes have been made. We therefore advised to check this page from time to time.
- 6.2 In the event of any conflict between the current version of this Cookie Policy and any previous version(s), the provisions current and in effect shall prevail unless it is expressly stated otherwise.

## 7. **Further Information**

- 7.1 If you would like to know more about how we use cookies, please contact us at [compliance@bollington.com](mailto:compliance@bollington.com).
- 7.2 For more information about privacy, data protection and our terms of business, please visit the following:
  - 7.2.1 [Privacy Policy](#)
  - 7.2.2 [Terms of Business](#)