

Insurance Factory Limited Cookies Policy

About us

We are Insurance Factory Limited and we are part of the Markerstudy Group of companies. We can be contacted at 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN14 2QB.

We trade under a number of brands including Distinct Business Insurance, Distinct Private Clients, Drivology, Equesure, Insurance Choice, Insurance Factory, Lancaster, Mobilers, Masterquote, Policy Shop, Reis, Sureterm, Motorhome Protect and the Taxi Insurer.

We, together with our group companies within Markerstudy Group provide insurance and associated services to our customers. We work with insurance companies to provide you with your insurance policy.

What are cookies?

Cookies are small text files placed on your computer or device to monitor how you use a website or an app.

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

This policy sets out the types of cookies we use when you use our website.

Are there different types of cookies?

Yes, there are different types of cookies. Cookies are divided into "first party" and "third party" cookies, and "session" and "persistent" cookies.

"First party" and "third party" cookies

Cookies can be set and controlled by the operator of a website such as Insurance Factory Limited for this website (known as a 'first party cookie') or a third party such as Facebook, for example to display advertisements and social sharing features (known as a 'third party cookie').

"Session cookies" and "persistent cookies"

Cookies can also be divided into "session cookies" and "persistent cookies":

- **Session cookies** are only there when you are on our website. When you leave our website the cookie is removed; and
- **Persistent cookies** which exist on your computer or device until a fixed future date.

How do we use cookies?

We use cookies to improve our website and to help provide you with a good user experience. The type of information we collect may include your internet service provider's name and details about the pages you accessed.

As detailed in the Privacy Policy, Insurance Factory Limited may disclose data collected from cookies, such as visitor trends, to third parties, in an anonymous form, for research and statistical purposes, and to help us optimise our websites and the targeting of advertisements.

From time to time Insurance Factory Limited may also analyse IP addresses, user agent strings or other anonymous data sources.

Third party suppliers

We work with third-party suppliers who place cookies on your device and report on "web analytics" information. Where such information is made available to us, we have listed these cookies below.

In addition, Insurance Factory Limited engages third party advertisers and advertising networks to place targeted advertisement cookies. This means that data collected through these cookies will be shared with such parties in order that they can select and serve relevant adverts to you and others. We do not disclose information about identifiable individuals to our advertisers, but we may provide them with aggregate information about our users to assist them in performing this service. We may also use such aggregate information to help advertiser reach the kind of audience we want to target.

Please note that although the use of data by Insurance Factory Limited is covered by this policy, in addition the use of third party cookies is covered by third party cookie policies, which we have referred to in the following tables, alternatively they are available on the relevant company's website.

How can you control the use of cookies?

You can set your browser not to accept cookies and the websites outlined at the bottom of this cookies policy tell you how to remove cookies from your browser. However, in a few cases some of our website features may not function as a result.

Cookies we use

Below we set out in detail of the cookies that we use on this website, their function and the data they collect.

You can find more information about the individual cookies we use and the purposes for which we use them in the associated tables below.

Strictly necessary cookies

These let you move around our website and use essential features such as accessing secure areas of our website and identifying you as being logged in. Accepting these cookies is a condition of using our website as they are required for its proper operation. If you disable them, our website may not be able to function properly.

The cookies that we use on this website which are essential for its operation are set out below. These cookies don't gather any information about you that could be used for marketing or remembering where you've been on the internet.

Cookie Source	Cookie Name	Purpose
F5 Networks	BIGipServer	Essential features such as accessing secure areas of our website and identifying you as being logged in.
Kentico	CMSCsrCookie, CMSCurrentTheme, CMSPreferredCulture, VisitorStatus, SourceTracking	Essential features such as accessing secure areas of our website and identifying you as being logged in.
Microsoft Asp/Asp.Net	__RequestVerificationToken, ASP.NET_SessionId	Essential features such as accessing secure areas of our website and identifying you as being logged in.

	ASPSESSIONID	
PHP	PHPSESSID	PHP is a server scripting language for making dynamic and interactive Web pages.
Microsoft Azure	ARRAffinity	Essential features such as accessing secure areas of our website and identifying you as being logged in

Analytics cookies

We use these cookies, sometimes referred to as "web analytics" information, to collect information about how visitors use our website. This includes details of the site where the visitor has come from, pages viewed, which content visitors are clicking on, which products visitors are interested in and purchase and at what point a visitor leaves our website.

By using our website, you agree that we can place these types of cookies on your computer or device.

We use this information to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.

All information these cookies collect is aggregated and therefore anonymous.

On occasion we may share this information with analytics and search engine providers that assist us in the improvement and optimisation of our site.

Cookie Source	Cookie Name	Purpose
Google Analytics	_ga, _gat, _gid, _utma, _utmb, _utmc, _utmt, _utmz	Google Analytics is web analytics service offered by Google that tracks and reports website traffic
Hotjar	_hjIncludedInSample	Understand visitor behaviour such as which parts of the page have the most time spent on them
Optim Monk	optiMonkClient, optiMonkSession, CDSDevice, CDSSession	Exit intent allows us to display targeted offers to leaving visitors.
Response Tap	adiErr	Response Tap assigns a unique telephone number for each visitor providing all the information to accurately connect your web visitors to their phone calls.
Google Website Call Conversions	gwcc	Website call conversions generate dynamic forwarding number that measures the calls made by customers clicking through an ad to the site.
Google Tag Manager	_dc_gtm	Google Tag Manager is a tag management system that allows you to quickly and easily update tags and code snippets on your website or mobile app, such as those intended for traffic analysis and marketing optimization

Visual Website Optimiser	_vwo_uuid_v2	Provides a mechanism for A/B testing variations of a page and analyse which one works the best.
Utm_form	_uc_current_session, _uc_initial_landing_page, _uc_last_referrer, _uc_referrer, _uc_visits	Adds visitor information to lead generation form so we can identify how they came to our website
Optimizely	optimizelyBuckets, optimizelyEndUserId, optimizelyPendingLogEvents, optimizelyPendingLogEvents, optimizelySegments	The Optimizely platform technology provides A/B testing tools, in which two versions of a web page can be compared for performance, and multivariate testing.

Functionality cookies

We use these cookies to recognise users when they return to a website. They enable the personalisation of content, the recognition of users and remember user preferences (for example, their choice of language or region).

By using our website, you agree that we can place these types of cookies on your computer or device. We use the information to improve our website and enhance our visitors' experience.

Cookie Source	Cookie Name	Purpose
Revoo	revoo_utma, revoo_utmb, revoo_utmc, revoo_utmz, reevoo_sp_id, reevoo_sp_ses	Verified product and service ratings and reviews that drive conversion and quicken the purchase journey
Infinity	ictf_il2101, ictf_in2102, ictf_master	Track which channels are responsible for calls, as well as the keywords, sources, and which pages a caller has viewed, on multiple visits.

Targeting/advertising cookies

These cookies are used to collect information about your browsing habits in order to deliver adverts more relevant to you and your interests. They remember that you have visited a website and this information is shared with other organisations such as advertisers. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of the advertising campaign.

By using our website, you agree that we can place these types of cookies on your computer or device. We will use the information to provide you with advertisements that are tailored to you.

Cookie Source	Cookie Name	Purpose
Bing	_uetsid	Uses Bing Ads to promote and more effectively market product or services. Bing Ads wants to assure you that any information

		that is gathered will remain anonymous and cannot be used to identify you.
Picreel	picreel_tracker_first_visit, picreel_tracker__page_views, picreel_tracker__visited	Picreel technology tracks visitor page location and anticipate when visitors are about to leave and display targeted offers

Learn more about cookies

For further information about cookies visit www.aboutcookies.org or www.allaboutcookies.org (which is run by IBA Europe).

A guide to behavioural advertising and online privacy has been produced by the internet advertising industry which can be found at www.youronlinechoices.eu. The guide contains an explanation of the Internet Advertising Bureau's self-regulatory scheme to allow you greater control of the advertising you see.