COOKIE POLICY

Altitude Insurance Ltd and/or Altitude Insurance Brokers Ltd and/or Altitude Quest Insurance and/or Altitude Quest Insurance Solutions (known collectively as "Altitude" or the "Company")

We may update this policy regularly; please check back to see changes based on Technology, Regulatory Compliance and Data Protection.

The Company is the data controller of your information, and we take our responsibilities regarding privacy and security of customer information very seriously. By using this web site and/or supplying information on it, you confirm that you agree to the collection and/or use of your personal information by us in accordance with this cookie & our Privacy Policy – Privacy Policy also available on our website.

This website, in its entirety, is the property of the Company. All company names, logos and trademarks included in this website are the property of the Company. This website must not be used for any reason other than the purposes of obtaining information about the insurance products and services offered and utilising the links provided to company documents and our payment facilities.

Altitude Insurance Ltd and/or Altitude Quest Insurance is authorised and regulated by the Central Bank of Ireland – number C143970 and can be checked by visiting www.centralbank.ie.
Altitude Insurance Brokers Ltd and/or Altitude Quest Insurance Solutions is authorised and regulated by the Financial Conduct Authority, Firm Reference Number, 978103 and can be checked by visiting www.fca.org.uk.

We reserve the right to modify the content or format of this website at any time. We also reserve the right to change the information on this document if necessary. Please read the whole content of this Cookie Policy and our Privacy Policy.

We accept no liability whatsoever for any damage, either temporary or permanent, occurring to either electronic equipment or software that might occur whilst using this site as any such damage will be deemed to be coincidental.

Personal Information -
We know privacy is important to you and so we promise to use the information provided in accordance with this Cookie and our Privacy Policy. We will only request information from you which is necessary for looking to provide you with a quotation of insurance and, if applicable, the creation, operation and administration of the insurance policy.

Data Protection -
In accordance with data protection legislation, including General Data Protection Regulations (GDPR), we need to advise you that any personal and/or sensitive data requested from you will be stored securely and will only be used in order to manage the insurance policies you request us to arrange for you and where we have a legal obligation in handling your data. We may also have a legitimate interest in handling your data when dealing with third parties, such as your Insurers or Government agencies. This information will only be made available to third parties, such as Insurers or their claims handling agents, to further manage and service your insurance policy.

We will retain your information for a period which is necessary to ensure no further liability, such as any insurance claims, exists. This period will normally be 7 years from expiry of the policy but may be extended for certain types of business.

The types of data we request will vary depending on the type of insurance you request but, typically includes name, address, date of birth, email address and telephone number. Other details may be needed depending on the type of insurance required for example, for certain types of business, we may require sensitive information

from you in order to arrange your insurance requirements or service any claims i.e. medical records, which may involve passing such information to Insurers or their claims handling agents.

If required, we will seek your consent to this. We, your Insurers and/or their third-party agents may pass data outside the EU and if so, we will seek their confirmation that this is adequately protected.

At any point while we are in possession of or processing your personal data, you, the data subject, have the following rights:

- **Right of access** – you have the right to request a copy of the information that we hold about you.
- **Right of rectification** – you have a right to correct data that we hold about you that is inaccurate or incomplete.
- **Right to be forgotten** – in certain circumstances you can ask for the data we hold about you to be erased from our records.
- **Right to restriction of processing** – where certain conditions apply to have a right to restrict the processing.
- **Right of portability** – you have the right to have the data we hold about you transferred to another organisation.
- **Right to object** – you have the right to object to certain types of processing such as direct marketing.
- **Right to object to automated processing, including profiling**
- **Right to judicial review:** in the event that the Company refuses your request under rights of access, we will provide you with a reason as to why.

All of the above requests will be forwarded on should there be a third party involved as we have indicated in the processing of your personal data.

If you provide data to us about other people you must provide this notice to them before you pass their data to us. You must obtain their consent if this includes sensitive data such as health or criminal record data.

If at any time you wish to know what information we hold on you, or have any queries relating to the above, please contact our director responsible for Data Protection.

You should be aware that when you access or use our content, products and services, we may collect information from your device(s) using 'cookies'. Cookies perform various functions, and the purpose of this policy is to give you a clearer understanding of:

- What Is A Cookie
- Why Do We Use Cookies?
- How We Use Cookies
- How You Can Control the Use of Cookies

What Is A Cookie -
A cookie is a small text file that is saved to your computer or mobile device and acts to remember your browsing history, preferences and improve performance. Your browser makes cookies available each time you visit our website. Most browsers will usually allow you to change the settings of your browser so that it does not accept cookies but if you do this please be aware that this website will not function correctly. We may use Google Analytics to count page visits, identify traffic sources and to collect information about how visitors have found and use our website. These cookies are set automatically on each page and do not collect or store any personal data.

If you would like to learn more about cookies – www.bbc.co.uk/webwise/guides/about-cookies

Why Do We Use Cookies?
Cookies are used by our website to improve your online experience and to ensure that relevant content and functions are delivered and used more effectively.

How We Use Cookies -
We use both session cookies and persistent cookies to perform various functions across our sites.
Session cookies are downloaded to your device temporarily for the period that you browse a website; these cookies might allow you to navigate between pages more efficiently or enable the website to remember the preferences you select. Persistent cookies can be used to help the website remember you as a returning visitor or ensure the online adverts you receive are more relevant to your interests.

Cookies do not identify you but act to link your web browsers to the server providing content. This allows a more personal service which remembers your site visit preferences. Cookies and Web beacons can remember which Ads were displayed and customise the ongoing website experience.

When you visit our website, Cookies will be placed on your device in two ways. Cookies placed by the Company, as the site operator, are called "first party" Cookies. Cookies may also be placed on your device by a party other than the Company, such cookies are known as "third party" cookies. Examples of the uses of third-party cookies include collecting information about browser habits and providing tailored content to you.

We may partner with or receive services from third parties which you can visit from our website. We may also embed external content and features from such third parties within our website (e.g. social media networks such as LinkedIn, Facebook and Twitter and PayPal for payment services). We do not control the content or links that appear on these sites and are not responsible for the practices employed by website linked to or from our Site. In addition, these sites or services, including their content and links, may be constantly changing. These sites and services may have their own privacy policies and customer service policies. Browsing and interaction on any other website, including websites which have a link to our Site, is subject to that website's own terms and policies.

While there are many different uses for first and third-party cookies, the cookies used by us all fall into one of the following four main categories of cookies:

- Necessary Cookies
- Functionality Cookies
- Performance Cookies
- Third Party Marketing / Targeting Cookies

Set out below is more information on these categories of cookies, including their purpose and whether these cookies collect personal data:

Necessary cookies: These are used to manage your website visit; they provide features such as encryption for data and user login plus e-commerce shopping cart choices.

Purpose:	These cookies are strictly necessary to enable you to navigate our website and to use the features you have requested during your online experience with us. They are used to provide content to you, as a user, and to provide products and services that you have requested. Such cookies are essential to help your device download or stream information so that you can navigate around our website, use its features and allow you to return to pages you have previously visited.
More Information:	Here is an example of a strictly necessary cookie; to position information on your device or screen so that you can see and use our website. These cookies do not remember your preferences beyond your current visit.
Data Collection:	Yes, some of these cookies do collect your personal data in order to function. They may collect the following types of personal data: • IP address

	• Location data
Cookie Validity:	These cookies are deleted when you close your web browser (browser session).

Functionality cookies: These cookies allow your browser to operate more effectively i.e. your language choice or menu preferences. They can also be used to provide services you request, such as viewing videos or social media integration.

Purpose:	These cookies are used to recognise you when you return to our website and allow us to remember the choices you make and to enable us to provide improved features. They also enhance the functionality of our website by storing your preferences. Functional cookies record information about choices you've made (such as language preference) and allow us to provide more personal features.
More Information:	Here are some examples of the uses of functionality cookies: • To remember your preferences and settings such as language, location and marketing preferences, since your last visit; • To show you relevant 'related article' links.
Data Collection:	Some of these cookies do collect your personal data, to enable us to provide the services as outlined above.
Cookie Validity:	Functional cookies expire after a maximum 2 years. Functionality cookies can be deleted from your browser history at any point before their expiry time.

Analytical cookies: These cookies track user statistical visit data such as country, browser type and pages visited.

Purpose:	These cookies are used to collect information on website usage. Such cookies are used to provide aggregated statistics on visitors to our website. These statistics are used for internal purposes to help us to test and improve the performance of our website, providing a better user experience.
More Information:	Here are some examples of the uses of performance cookies: • To provide statistics on how our website are used; • To see how effective our adverts are; and • To assess errors within the user experience. Additionally, we may use a number of tools to assess cookie information at an aggregate level to carry out analytical functions on our site.
Data Collection:	While these cookies do not identify you personally while you are not logged in, they will collect your browser information and anonymised data, for the purposes outlined above. In certain cases, some of these cookies are managed by third parties, these third parties are not capable of using these cookies for any purpose other than those outlined

	above, and they are unable to identify with these cookies.
Cookie Validity:	Performance cookies are valid for varying periods. Some performance cookies are deleted once you close your browser, while others have an indefinite validity period. Such cookies can be deleted at any stage using your browser settings.

Third Party Marketing/ Targeting cookies: These cookies remember which features or Ads you were presented with and can display the same or related content to provide you with a content that may be of more interest to you.

Purpose:	These cookies are used to deliver Altitude advertisements relevant to you, based upon your interests. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of an advertising campaign.
More Information:	These cookies record your visit to our website, the pages you have visited and the products you have selected. We will use this information to make our website and the advertising displayed more relevant to your interests. We may also share this information with third parties for this purpose and to measure the effectiveness of an advertising campaign. Targeting cookies are also used to: • Collect information about browser habits to target website content and to target advertising; • Link to social media networks who may use this information about your visit to target advertising to you; • To provide advertisers with information on your visit so that they can present you with adverts that you may be interested in; • Deliver content and marketing communications tailored to your interests based on information from your visit; • To perform site retargeting. A retargeting pixel (a tiny unit of code) on our webpage leaves a cookie in the user's browser, which causes our adverts to be displayed or to not be displayed to you when you visit certain website within the retargeting network; • To perform search retargeting, which allows our adverts to be displayed on third party webpages, based upon your previous web search activities.
Data Collection:	Third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies on our website. These cookies are likely to be analytical/ performance cookies or targeting cookies. Please note that no personal data is collected, an advertiser is unable to associate the cookie with a particular individual's name, address or other personal information.

	These cookies are placed by third party advertising networks with our permission.
Cookie Validity:	Third party cookies are valid for varying periods. Some cookies expire up to 13 months after they are last updated.

How You Can Control the Use of Cookies -
You can control how cookies are used on your web browser by changing the settings; open the browser help menu and access settings to block or erase cookie activity. Please be aware that if you block cookies from the website, some or all the website's functions may not perform as intended.

Mobile phone users may have to refer to their handset manual for details on how to block cookies using their mobile browser.

Links -
On this website you may be offered links to other sites which we hope will be of interest. However, please be aware that we have no control where such sites are operated by a third party and we do not endorse them. You agree that we are not responsible for the availability or content of, or products and services available on those websites.

You are advised to read the Cookie and Privacy Policies of the respective websites available through their websites before disclosing any personal information.

Security -
We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. We also follow security procedures in the storage and disclosure of information which has been given to us, to provide an adequate level of security for that information. It is important to remember that no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, while we strive to use commercially acceptable means to protect personal information, we cannot guarantee its absolute security.

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The content of this web site may not be retrieved, displayed, modified, copied, printed, sold, downloaded, hired, reverse engineered or transmitted in any way without the prior written consent of the Company.

You may not link to this web site or include this web site in part or in whole within another external web site without first obtaining written permission from the Company. We reserve the right to remove links to this site without notice at our discretion.

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Errors, omissions, interruptions and delays of service of the internet may occur at any time. As a result, we accept no responsibility in respect of such errors, omissions, interruptions or delays. We do not guarantee that this site will operate either fully or in part on any specific computer equipment or in any specific software. There are no elements within this site that alter any of the configuration or other settings on any machinery used to view the site.

We accept no liability whatsoever (whether in contract, negligence or any other cause of action) for any damage, either temporary or permanent, occurring to either electronic equipment or software that might occur whilst using this site.

Contact Us -
If you have any questions or comments about how we use Cookies, please contact us.

The Company may modify or update this Cookie notice from time to time at any time without prior notice. You can check the “Last Updated” date below to see when the notice was last changed. We encourage you to check this notice often so that you can continue be aware of how we are protecting your personal information. Your continued use of the website constitutes your consent to the contents of this Cookie notice, as it may be modified from time to time.

Email: office@altitudeinsuranceltd.com

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