

Cookie Policy

What are cookies?

A cookie is a small text file that is stored on the web browser on your computer when you visit a website. Cookies do lots of different jobs, like letting you navigate between web pages efficiently, remembering your preferences, and generally improve the user experience.

How do we use cookies?

We use cookies to distinguish you from other users of our website (including when you browse other third-party websites). This helps us to provide you with a good experience when you browse this website.

By proceeding with access to this website you are deemed to have accepted the cookies detailed in this policy. We reserve the right to vary this cookie policy at any time and will post any variations here.

This policy explains what cookies, including third-party cookies, we use on our website, and how you can refuse or withdraw your consent to cookies. You can find more information about cookies at www.allaboutcookies.org and www.youronlinechoices.com/UK.

What type of cookies are used?

The following types of cookies are used on the site

- 1. Strictly necessary/essential cookies**
These cookies are essential in order to enable you to move around the website and use its features, such as accessing secure areas of the website. Without these cookies services you have asked for cannot be provided. These cookies don't collect information that identifies a visitor.
- 2. Performance cookies**
These cookies collect information about how visitors use a website, for instance which pages visitors go to most often, and if they get error messages from web pages. These cookies don't collect information that identifies a visitor. All information these cookies collect is aggregated and therefore anonymous. It is only used to improve how a website works.
- 3. Functionality cookies**
These cookies allow the website to remember choices you make (such as your user name, language or the region you are in) and provide enhanced, more personal features. For instance, a website may be able to provide you with local weather reports or traffic news by storing in a cookie the region in which you are currently located. These cookies can also be used to remember changes you have made to text size, fonts and other parts of web pages that you can customise. They may also be used to provide services you have asked for such as watching a video or commenting on a blog. The information these cookies collect may be anonymised and they cannot track your browsing activity on other websites.
- 4. Behaviourally targeted advertising cookies**
These cookies are used to deliver adverts more relevant to you and your interests. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of the advertising campaigns. They are usually placed by advertising networks with the website operator's permission. They remember that you have visited a website and this information is shared with other organisations such as advertisers. Quite often targeting or advertising cookies will be linked to site functionality provided by the other organisation.

Third Party Providers

We use services from a small number of other companies to understand how you reach our site, how you interact with our site and the path they take through it. These companies use cookies to help us improve our service to you.



What specific cookies do we track?

The following cookies are used on our website:

Provider	Name	Expiration	Purpose
Aequotech Limited	_mtcccp	1 month	Helps to remember visitor agreement of the cookie policy.
Aequotech Limited	source	Persistent	Help to identify the affinity source of the visitors to the site.
Cloudflare	_cf_bm	1 day	Used to distinguish between humans and bots.
Aequotech Limited	Aequotech.MTC.AntiForgery	Session	A security cookie to help to stop cross-site request forgery.
Aequotech Limited	Aequotech.MTC.Session.Cookie	Session	Allow users to be recognised so any page changes or item/data selection you do is remembered from page to page.
Aequotech Limited	Aequotech.MTC.awc	Persistent	Help to identify the affinity source of the visitors to the site.
Zendesk	_zlcmid	Persistent	Allows users to continue a chat as you view different pages on our site, or if you come back to the site later
Zendesk	_zlcstore	1 year	Necessary for the chat-box function on the website to function.
Universal Analytics (Google)	_ga	2 years	These cookies are used to collect information about how visitors use our website. We use the information to compile reports and to help us improve the website.
Universal Analytics (Google)	_gat	2 years	These cookies are used to collect information about how visitors use our website. We use the information to compile reports and to help us improve the website.
Universal Analytics (Google)	_gid	2 years	These cookies are used to collect information about how visitors use our website. We use the information to compile reports and to help us improve the website.
Universal Analytics (Google)	_dc_gtm_<property-id>	2 years	These cookies are used to collect information about how visitors use our website. We use the information to compile reports and to help us improve the website.
Universal Analytics (Google)	AEC	6 months	Ensure that requests within a browsing session are made by the user, and not by other sites



Provider	Name	Expiration	Purpose
YouTube	APISID	2 years	Enables Google to collect user information for videos hosted by YouTube.
YouTube	SAPISID	2 years	Enables Google to collect user information for videos hosted by YouTube.
YouTube	SSID	2 years	Enables Google to collect user information for videos hosted by YouTube.
Google	SIDCC	1 year	This cookie carries out information about how the end user uses the website and any advertising that the end user may have seen before visiting the said website.
Google	SID	2 years	Security cookie to confirm visitor authenticity, prevent fraudulent use of credentials, and protect visitor data from unauthorised access.
Google	HSID	2 years	Contains encrypted entries of your Google account and the last login time to protect against attacks and data theft from form entries.
Google	1P_JAR	1 month	Based on recent searches and previous interactions, custom ads are placed on Google websites.
Google	NID	1 year	Stores visitor preferences and personalises ads on Google sites based on recent searches and interactions.
Google	__Secure-3PSID	2 years	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.
Google	__Secure-1PSID	2 years	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.
Google	__Secure-3PAPISID	2 years	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.
Google	__Secure-1PAPISID	2 years	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.
Google	__Secure-3PSIDCC	1 years	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.
Google	__Secure-1PSIDCC	1 years	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.



Provider	Name	Expiration	Purpose
Google	OTZ	1 month	Used by Google Analytics that provides an aggregate analysis of Website visitors.
Google	__Secure-ENID	1 month	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.
Google	SEARCH_SAMESITE	3 months	Used to prevent the browser from sending the cookie along with cross-site requests.
Google	_gcl_au	90 days	Used by Google AdSense to store and track conversions.
Google	IDE	13 months	Google DoubleClick IDE cookies are used to store information about how the user uses the website to present them with relevant ads and according to the user profile.
Google	AID	13 months	Used by Google for Campaign Manager, Display & Video 360, Google Ads, Search Ads 360
Google	test_cookie	15 minutes	The test_cookie is set by doubleclick.net and is used to determine if the user's browser supports cookies.
Microsoft	MUID	1 year	Used to store and track visits across the website.
Microsoft	_uetsid	1 day	Used to store and track visits across the website.
Microsoft	_uetvid	1 year	Used to store and track visits across the website.
Meta	_fbp	3 months	Used by Facebook to deliver advertising.

Can I refuse consent to the use of cookies?

You can refuse to accept cookies by altering the settings on your internet browser. For more information about how to do this, look at your browser 'help' section or visit www.allaboutcookies.org and www.youronlinechoices.eu.

To opt out of being tracked by Google Analytics across all websites visit <https://tools.google.com/dlpage/gaoptout>.

Please note that if you adjust your internet browser settings to refuse the setting of cookies, you may not be able to access or use fully certain parts or functionality of our website. We do not recommend turning cookies off when using our website for these reasons.

Aequotech Limited is authorised and regulated by the Gibraltar Financial Services Commission (20376) to provide general insurance intermediary services within the travel insurance sector. Aequotech Limited trade into the UK on a freedom of services basis (Financial Conduct Authority Firm Reference Number 677661).

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