Our website uses cookies to distinguish you from other users of our websites. This helps us to provide you with a good experience when you browse our websites and also allows us to improve our sites. By continuing to browse the sites or by clicking 'I accept', you are agreeing to our use of cookies.

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer if you agree. Cookies contain information that is transferred to your computer's hard drive.

We collect information through cookies to ensure the content of the websites and the website pathways work as effectively as possible. We use the following cookies to help us achieve this:

- **Strictly necessary cookies.** These are cookies that are required for the operation of our websites and are completely anonymous. Below are examples of when or why we will use these cookies:
  - to help the websites to function and enhance the look and feel of the websites;
  - to ensure you are always provided with a quick and responsive browsing experience;
  - our web servers to respond to your actions on the websites or browsing the websites. The websites would not be able to work without it; and
  - they also help to improve navigation around our websites and allow you to return to pages you have previously visited.

- **Analytical/performance cookies.** Allow us to recognise and count the number of visitors and to see how visitors move around our websites when they are using it. This helps us to improve the way our websites work. Below are examples of when we will use these cookies:
  - statistical information and log data about the number of visits to certain pages on the sites;
  - the pages you viewed and activities you carried out during your visit;

- **Functionality cookies.** These are used to recognise you when you return to our websites. This enables us to personalise our content for you, greet you by name and remember your preferences. Below are examples of when we will use these cookies:
  - as soon as you visit the websites, a cookie on your device will identify you have returned to the websites and record your preferences;
  - remembering your choice of language or region; and
  - when submitting a comment to one of our blogs, the information you enter is remembered in order to make it easier for you to comment next time.

By using our websites you agree to us placing the cookies specified above on your device (phone, android, computer, mac etc.).

Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.

**How do I turn cookies off?**

If you want to delete cookies that are already on your device you can do this by deleting your browser history or visit www.aboutcookies.org. You can also block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our site.
We may change this Policy from time to time as a result of changes required by its insurers, for operational or administrative reasons or in order to comply with changes in the law.