

# Cookie Policy



Like most websites, we use cookies. A cookie is a piece of text that a web server can store on the user's hard drive. Cookies allow websites to store information on the user's device and to retrieve such information at a later date. They are not programmes and therefore cannot "do" anything on the computer. A website can only retrieve the information that it has placed on the computer. It does not have access to any other cookie files or to any other information on the computer.

For example, the text file or cookie may be an individual identification number that the website assigns to a computer. This identification number is sent to the website if the computer accesses the website again. This is how website operators collate their visitor numbers and statistics.

The information set out in this policy is provided in addition to our Master Privacy Policy, which provides comprehensive information about how we use your personal information both on this website and offline.

[Click here](#) to read our Master Privacy Policy.

## **Why are cookies important for the use of Chubb websites?**

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We use cookies to improve the functionality of this website and to track information about how the website is used in order to continually improve it and personalise it to user preferences. In particular:

1. Cookies enable an individually tailored use of the websites. Some functions on our websites cannot be used without cookies, i.e. logging in or changing settings. Cookies need to be enabled for optimal use of the website.
2. We are unable to monitor visitor numbers for our website without cookies. Security and fraud risks on our site increase without this information, which is something we wish to avoid.

3. Cookies allow us to check how users access and navigate our site. This is very important in order to make the website better and more user friendly.

Please note that cookies can only read the identification number created by the random generator on your computer and can only retrieve information that is directly related to the Chubb website.

## **Types of Cookies**

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Cookies may be either "**persistent**" cookies or "**session**" cookies. This website uses both persistent and session cookies.

A **persistent cookie** consists of a text file sent by a web server to a web browser, which allows us to collect and analyze (on an anonymous basis) traffic and use of this website, monitor the system and improve operating performance, for example, store your preferences to enhance your subsequent visits. It will not be automatically deleted when the browser is closed but is stored by the browser and will remain valid until its set expiry date (unless deleted by the user before the expiry date).

A **session cookie** is essential to ensure the correct functioning of this website and is used to manage registration/login and access to reserved features. It is stored temporarily during a browsing session will expire at the end of the user session, when the web browser is closed. This website uses both persistent and session cookies.

It is also important to be aware that some cookies (which are generally session cookies) are what is known as strictly necessary. Strictly necessary cookies enable you to move around the website and use features which you have explicitly requested. You can disable other forms of cookie whilst allowing strictly necessary cookies - see "Your Cookies Choices" below.

A complete list of the cookies we use is set out in at the end of this policy. This list (together with the rest of this policy)

is subject to change from time to time.

## Retargeting

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This website makes use of retargeting technologies that are administered by other operators. Through retargeting, users of our website who have shown an interest in our services can be approached with personalized advertisements. The targeting of advertisements is based on the analysis of cookies that display a user's conduct. If you do not agree with this form of advertising, please refer to the following sections on "Your Cookie Choices" and "Opting-out of Third Party Ad Networks".

## Your Cookie Choices

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You can enable or disable cookies by adjusting your browser settings. This allows you to reject the placement of all cookies (except strictly necessary cookies). You can also delete cookies which have already been placed on your device.

Please remember that disabling or deleting some or all cookies may prevent some web services (including on this website) from functioning correctly, and may lead to a less smooth or less personalised browsing experience.

You should visit the "Help" section of your browser for how to manage your cookie settings, or follow the links below:

### Internet Explorer:

<http://support.microsoft.com/gp/cookies/en>

### Mozilla Firefox:

<http://support.mozilla.com/en-US/kb/Cookies>

### Google Chrome:

<http://www.google.com/support/chrome/bin/answer.py?hl=en&answer=95647>

### Safari:

<http://support.apple.com/kb/PH5042>

### Opera:

<http://www.opera.com/browser/tutorials/security/privacy/>

For further general information on cookies and more detailed advice on how to disable and enable them please go to <http://www.allaboutcookies.org>.

## Opting-out of Third Party Ad Networks

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You have the ability to opt out of many third-party ad networks. For example, you may go to the Digital Advertising Alliance ("DAA") Consumer Choice Page for information about opting out of interest-based advertising and their choices regarding having information used by DAA companies. You may also go to the Network Advertising Initiative ("NAI") Consumer Opt-Out Page for information about opting out of interest-based advertising and their choices regarding having information used by NAI members.

Opting out from one or more companies listed on the DAA Consumer Choice Page or the NAI Consumer Opt-Out Page will opt you out from those companies' delivery of interest-based content or ads to you, but it does not mean you will no longer receive any advertising through our Website or on other websites. You may continue to receive advertisements, for example, based on the particular website that you are viewing (i.e., contextually based ads). Also, if your browsers are configured to reject cookies when you opt out on the DAA or NAI websites, your opt out may not be effective. Additional information is available on the DAA's website at [www.aboutads.info](http://www.aboutads.info) or the NAI's website at [www.networkadvertising.org](http://www.networkadvertising.org).

## Cookies used by Chubb

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These are the cookies that we use:

**Google Analytics**, a popular web analysis service provided by Google. Google Analytics uses cookies in order to help us find out how customers use our

website. The information about your use of our website as displayed by the cookie is transferred to and stored on a Google server in the United States. However, Google shortens the IP address from within the EU before transmitting to the United States (other than in exceptional circumstances). More information about Google Analytics' use of your data can be on the Google Privacy Policy: <https://www.google.com/policies/privacy/>. Google provides a browser-add on which allows users to opt-out of Google Analytics across all websites which can be downloaded here: <https://tools.google.com/dlpage/gaoptout>.

**comScore Persistent Cookies.** These are cookies that stay on your device after you have visited our website. These cookies help us identify you as an individual user (you are assigned a randomly generated number). In this way, statistics can be collated regarding the number of users of our website.

**Session Cookies.** These are used to store the information entered by the user whilst navigating from one page of the website to another. As explained above, session cookies are deleted as soon as the user closes the browser.

**ShareThis Cookies.** These allow the user to share site content with others via social networks. Cookies allow this service to function smoothly. We use three different kinds of ShareThis Cookies: "\_set" "\_stid" and "\_unam".

\_set indicates if a user was allocated cookies. These cookies are automatically deleted after 8 hours at the latest.

\_stid associates users with certain topics in which they are interested on the Chubb website or which they share with others.

\_unam counts the number of individual users who share the content of the Chubb website with others and the level of website use generated as a result.

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# Chubb. Insured.<sup>SM</sup>

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