

Cookie Policy

O’Callaghan Insurances respects the privacy of all visitors to our website. Our privacy policy explains how we collect and use information from and about you when you use our services.

We have provided this cookie policy to tell you more about why we use cookies and other similar identifying technologies, the types of cookies and similar technologies we use, and your choices in relation to these technologies. In this cookie policy we use the term “cookies” to refer to cookies and other similar technologies covered by the EU Directive on privacy in electronic communications.

Our site uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our site. By continuing to browse the site, you are agreeing to our use of cookies.

What is a Cookie

A cookie is a small piece of data that is sent to your browser or device by websites, mobile apps, and advertisements that you access or use. This data is stored on your browser or device and helps websites and mobile apps remember things about you. For example, cookies may help us remember your actions or preferences over time. Most browsers support cookies but you can set your browser up to decline them and can delete them whenever you want.

Like most online services, O’Callaghan Insurances uses cookies for a number of reasons, like helping you complete tasks without having to re-enter information when browsing from one page to another or when visiting the website later, remembering your user preferences, protecting your data and account, helping us see which features are most popular, counting visitors to a page, improving our users’ experience, keeping our services secure, and just generally providing you with a better, more intuitive, and satisfying experience.

Types of Cookies

The cookies we use generally fall into one of the following categories:

Necessary cookies. These are cookies that are required for the operation of our website.

Performance cookies. They allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that you are finding what they are looking for easily.

Functionality cookies. These are used to recognise you when you return to our website. This enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region).

Session cookies. Web pages have no memories. Session cookies enable O’Callaghan Insurances to keep track of the movement of our users visiting the website from page to page so they do not get asked for the same information they have already given to the site. Session cookies are deleted when you close the browser.

Preference cookies. These cookies are used to store information about the type of browser used and which additional browser software is installed. They also store the preferences selected when personalizing the website, for example, preferred location, language or fonts. These preferences are remembered, through the use of the persistent cookies, and the next time you visit the site you will not have to set them again.

Form Value cookies. These cookies are used to store the information that you provide when completing forms and the save button is pressed. The stored data is only used to re-fill the form when you return to the same page.

Analytical Cookies. These cookies help us to learn more about how you interact with our content so that we can better shape our site. They collect information about how the user uses our site, which

site the user came from, the number of each user's visits and how long a user stays on the site. This information does not record the individual user's specific details and it is used to create web statistics usage at aggregated level.

Pixels, Local Storage, and Other Similar Technologies

We may also use other similar technologies on our services, such as pixel tags and local storage. We use these technologies to do things like help us see what features are most popular, create a more personalized experience, and deliver relevant ads. Pixel tags (also called clear GIFs, web beacons, or pixels) are small blocks of code installed in or on a webpage, mobile app, or advertisement. These tags can retrieve certain information about your browser and device such as: operating system, browser type, device type and version, referring website, website visited, IP address, and other similar information. Local storage is an industry-standard technology that allows a website or mobile app to store and retrieve data on an individual's computer, mobile phone, or other device.

Your Choices

Your browser probably lets you choose whether to accept browser cookies. And you may even be able to choose or limit the use of cookies and other similar technologies in mobile apps. But these technologies are an important part of how our services work, so removing or rejecting cookies, or limiting the use of other similar technologies could affect the availability and functionality of our services.

Web browser opt-out

Most web browsers are set to accept cookies by default. If you don't want to allow cookies you may have some options. Your browser may provide you with a set of tools to manage cookies. You can usually set your browser to refuse some or all cookies. For example, some browsers give you the option to allow first-party cookies but block third-party cookies. The difference between first-party and third-party cookies is summarised below:

A "first-party" cookie is served by the page or domain that you are visiting. So for example, when you visit our site and we serve a cookie for purposes of remembering your settings that is a first-party cookie.

A "third-party" cookie is served by a company that doesn't operate the page or domain you are visiting. So for example, when you visit our site and Google serves a cookie on our site for Google's analytics that is a third-party cookie.

You may also be able to remove cookies from your browser. Your ability to manage cookies through a mobile browser, however, may be limited. For more information about how to manage your cookie settings, please follow the instructions provided by your browser which are usually located within the "Help," "Tools," or "Edit" settings.

Mobile device opt-outs

Your mobile operating system may let you opt-out from having your information collected or used for interest-based advertising on mobile devices. You should refer to the instructions provided by your mobile device's manufacturer; this information is typically available under the "Settings" function of your mobile device. 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 performance/analytical cookies or targeting cookies.

You can block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. Each browser is different, (for example: Google Chrome, Mozilla Firefox, Apple Safari, Microsoft Edge, Opera) so check the settings in your appropriate browser to learn more. 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.

Please take note of the following information with regard to third party cookies used on our website. This is the list of the third party cookies we use on our website. If you would like more information about these cookies, together with information on how to reject or delete the cookies, please see their individual privacy policies using the links provided.

Google Analytics. We use Google Analytics to understand how our media campaigns work and how you interact with our website in order to improve the user experience. Opt out using this link: <https://tools.google.com/dlpage/gaoptout>

Google Remarketing. Google uses this cookie to understand what content you have engaged with on our websites so that they are able to deliver some targeted adverts based on the content you have engaged with on our websites in order to serve you targeted adverts across other Google partner websites. <https://support.google.com/ads/answer/2662922?hl=en>

YouTube. We embed videos or insert links to videos from You Tube on our websites. As a result, when you visit a page with content embedded from or linked to You Tube, you may be presented with cookies from You Tube. <https://support.google.com/ads/answer/2662922?hl=en-GB>

Further details

For further details on cookies and how you can **control and/or delete** cookies as you wish, please see [aboutcookies.org](https://www.aboutcookies.org). This is an external website with whom O'Callaghan Insurances has no affiliation or responsibility for content.

Internet Advertising Bureau

A guide to behavioural advertising and online privacy has been produced by the Internet Advertising Industry which can be found at: <http://www.youronlinechoices.eu>