

## Cookie Policy

### **Cookie Notice**

This “Cookie Notice” (the “Notice”) explains how and why Chubb Group companies (also referred to as “Chubb”, “we”, “our” and “us”) will use different types of cookies and similar technologies on any websites or apps (the “Site”) that we own or control. This Notice also explains how you can manage cookies and similar technologies.

Last Updated: Feb 2024

We keep this Notice under regular review and may update it at any time. Please take a look at the “Last Updated” section at the top of this Notice to see when it was last changes. Any changes in this Notice will become effective which we make the revised Notice available on or through the Site. We also encourage you to check this Notice on a regular basis. We will notify you of any changes (including when they will take effect) if we are required to do so by data protection or e-privacy laws.

### **What are Cookies?**

When you visit our website, one or more “cookies” are generated and deployed with your consent, if required.

Cookies are small files of letters and numbers that are stored on your browser and/or the hard drive of your computer (or other internet-enabled devices, such as a smartphone or tablet) when you visit the Site. A cookie will usually contain the name of the website from which the cookie has come from, the “lifetime” of the cookie (i.e. how long it will remain on your device) and a value, which is usually a randomly generated unique number.

We use cookies to make the Site easier to use and to better tailor our web presence and products to your interests and needs. Cookies are also used to help speed up your future activities and deliver a more personalised experience on the Site.

Some cookies may process your personal data (e.g. IP addresses and other online identifiers). Please see Chubb’s Privacy Notice for further details about how your personal data is processed and your rights in relation to this.

Other cookies are used to compile anonymous, aggregated statistics that allow us to understand how people use our web properties and to help us improve web structure and

content. We cannot identify you personally from this information although the same principles apply regarding these cookies.

### **Categories of Cookies Used on The Site:**

Two types of cookies will be used on the Site, “session cookies” and “persistent cookies”. Session cookies are temporary cookies that remain on your device until you leave this Site. A persistent cookie remains on your device for much longer or until you manually delete it (how long the cookie remains on your device will depend on the duration or “lifetime” of the specific cookie and your browser settings).

We have grouped our cookies into the following categories, to make it easier for you to understand why we use them:

- Essential/Necessary: Cookies that are essential to making the Site work correctly. They enable visitors to move around our Site and use our features. These cookies prevent crashes, display information, fix bugs and ensure the security of our website. Without these cookies, some functions of the website cannot be provided. These cookies do not identify you as an individual.
- Functional: Cookies that allow our web properties to recognise you when you return to the Site and ‘remember’ the choices you make (such as your user name, language or the region you are in) to provide a more personalised online experience. If you do not accept these cookies, it may affect Site performance and functionality and may restrict access to web content.
- Performance/Analytical: Cookies that help us understand how visitors interact with our web properties by providing information about the areas visited, the time spent on the Site and any issues encountered, such as error messages. They help us improve the performance of our Site, alert us to any concerns and more. They tell us how popular a certain feature is, or whether you open an email we send. These cookies don’t identify you as an individual, unless stated otherwise.
- Advertisement: Cookies that are used to provide visitors with relevant ads and marketing campaigns. These cookies track visitors across websites and collect information to provide customized advertisements.

## Cookies on this Site

The table below summarises the different types of cookies we use on the Site, together with their respective purpose and whether their use involves the transfer of information to a third party:

Necessary cookies are absolutely essential for the website to function properly. These cookies ensure basic functionalities and security features of the website, anonymously. Types of necessary cookie used by this website and its cookie plugin are as shown in the below table.

Cookie	Duration	Description
cookie-law-info-checkbox-analytics	11 months	This cookie is set by GDPR Cookie Consent plugin. The cookie is used to store the user consent for the cookies in the category "Analytics".  Necessary for plugin and website.
cookie-law-info-checkbox-functional	11 months	The cookie is set by GDPR cookie consent to record the user consent for the cookies in the category "Functional".  Necessary for plugin and website.
cookie-law-info-checkbox-necessary	11 months	This cookie is set by GDPR Cookie Consent plugin. The cookies are used to store the user consent for the cookies in the category "Necessary".  Necessary for plugin only.
cookie-law-info-checkbox-others	11 months	This cookie is set by GDPR Cookie Consent plugin. The cookie is used to store the user consent for the cookies in the category "Other".  Not needed.

Cookie	Duration	Description
cookieLawinfo-checkbox-performance	11 months	This cookie is set by GDPR Cookie Consent plugin. The cookie is used to store the user consent for the cookies in the category “Performance”.  Not needed.
viewed_cookie_policy	11 months	The cookie is set by the GDPR Cookie Consent plugin and is used to store whether or not user has consented to the use of cookies. It does not store any personal data.  Needed for plugin and website.

Advertisement cookies may be in use on certain Chubb websites, but not all.

Please note that the following third parties may also use cookies. These named third parties may include, for example, advertising networks and providers of external services like web traffic analysis services. These third-party cookies are likely to be analytical cookies or performance cookies or targeting cookies. The third-party cookies used on our website include:

- Google Analytics
- NextRoll

Third-party partners, to include but not limited to NextRoll, help us recognize your device and understand how you use our site(s) so that we can improve our services to reflect your interests and serve you advertisements about the products and/or services that are likely to be of more interest to you. Specifically, NextRoll and these partners collect information about your activity on our site(s) to enable us to:

- measure and analyse traffic and browsing activity on our site(s);
- show advertisements for our products and/or services to you on third-party sites;
- measure and analyse the performance of our advertising campaigns;

To read more about the technologies used by NextRoll please refer to [NextRoll's Privacy Notice](#).

### **Opting-Out**

Our partners, to include by not limited to NextRoll may use non-cookie technologies that may not be impacted by browser settings that block cookies. Your browser may not permit you to block such technologies. For this reason, you can use the following third party tools to decline the collection and use of information for the purpose of serving you interest based advertising:

- [The NAI's opt-out platform](#)
- [The EDAA's opt-out platform](#)
- [The DAA's opt-out platform](#)

### **Managing Cookies on Your Device**

When you access Chubb websites for the first time, you will be prompted to make decisions on your cookie preferences through the cookie plugin that will appear on your screen. Whilst necessary cookies will always be enabled, you can make your own choices regarding other types of cookies. After your first visit, you may occasionally be asked to reconfirm your cookie preferences on future visits to the websites.

You can also manage which optional cookies are deployed on your device at any time. To do this you can set browser settings accordingly. Guidance on how to control cookies for common browsers can be found online.

You can also opt out of Google Analytics across all websites by clicking <http://tools.google.com/dlpage/gaoptout>.

For information on additional browsers and device types please see <http://www.aboutcookies.org> or <http://www.cookiecentral.com/faq/>.

Please be aware that if you disable cookies that we use, this may impact your user experience while using the Site and could also mean that you may not be able to access all or parts of our website.