

How we use cookies on our website

We use cookies on our site to improve performance and enhance your user experience. This policy explains how cookies work.

What are cookies?

Cookies are small text files which a website may put on your computer or mobile device when you first visit a site or page. The cookie will help the website, or another website, to recognise your device the next time you visit. Web beacons or other similar files can also do the same. We use the term 'cookies' in this policy to refer to all files that collect information in this way.

Cookies serve many functions; they can help us to remember your username and preferences, as well as help us analyse how well our website is performing. They also allow us to recommend content we believe will be most relevant to you.

Certain cookies contain personal information. For example, if you click to 'remember me' when logging in, a cookie will store your username. Most cookies won't collect information that identifies you, and will instead collect more general information such as how users arrive at and use our websites, or a user's general location.

What sort of cookies do we use?

Generally, our cookies perform up to four different functions:

1. Essential cookies

Some cookies are essential for the operation of our website. For example, some cookies allow us to identify members and ensure they can access the members-only pages. If a subscriber/member opts to disable these cookies, the user will not be able to access all of the content that a membership entitles them to.

2. Performance Cookies

We utilise other cookies to analyse how our visitors use our websites and to monitor website performance. This allows us to provide a high-quality experience by customising our offering and quickly identifying and fixing any issues that arise. For example, we might use performance cookies to keep track of which pages are most popular, which method of linking between pages is most effective, and to determine why some pages are receiving error messages. We might also use these cookies to highlight articles or site services that we think will be of interest to you based on your usage of the website.

3. Functionality Cookies

We use functionality cookies to allow us to remember your preferences. For example, cookies save you the trouble of typing in your username every time you access the site, and recall your customisation preferences.

4. Behaviourally Targeted Advertising Cookies

We do not make use of these types of cookies.

Does anyone else use cookies on our website?

The website is strictly member-based and does not allow any third-party advertisers.

Can a website user block cookies?

As we've explained above, cookies help you to get the most out of our websites.

The first time you accessed our website after July 2012, you should have seen an overlay which explained that by continuing to access our site, you are consenting to our use of cookies.

However, if you do wish to disable our cookies then please follow the instructions on the '*How to Manage Cookies*' page.

Please remember that if you do choose to disable cookies, you may find that certain sections of our website do not work properly.

Do we track whether users open our emails?

Our emails may contain a single, campaign-unique 'web beacon pixel' to tell us whether our emails are opened and verify any clicks through to links within the email. We may use this information for various purposes, including determining which of our emails are most interesting to users and to query whether users who do not open our emails wish to continue receiving them. The pixel will be deleted when you delete the email. If you prefer the pixel is not downloaded to your device, you should select to receive emails from us in plain text rather than HTML.

More Information

More detail on how businesses use cookies is available at www.allaboutcookies.org.

If you have any queries regarding this Cookie Policy please contact us by e-mail at chubbassistance@cegagroup.com.

This document was last updated July 2012.

How to manage cookies

As we explain in our Cookie Policy, cookies help you to get the most out of our websites.

If you do disable our cookies you may find that certain sections of our website do not work.

How to disable behaviourally targeted advertising cookies

If you are concerned about behaviourally targeted advertising cookies, users based in the European Union can visit www.youronlinechoices.eu and users based in the US can visit <http://www.aboutads.info/choices/> to opt out of these third party cookies.

The above websites are not sites created or controlled by us, and we are not responsible for their content.

How to enable and disable cookies using browser

Google Chrome

- Click the wrench icon on the browser toolbar
- Select Settings
- Click 'Show advanced settings'
- In the "Privacy" section, click the 'Content settings' button
- To enable cookies in the "Cookies" section, pick 'Allow local data to be set', this will enable both first-party and third-party cookies. To allow only first-party cookies pick 'Block all third-party cookies without exception'
- To disable cookies, in the "Cookies" section, pick 'Block sites from setting any data'

Note there are various levels of cookie enablement and disablement in Chrome. For more information on other cookie settings offered in Chrome, refer to the following page from Google:

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

Microsoft Internet Explorer 6.0, 7.0, 8.0

- Click on 'Tools' at the top of your browser window and select 'Internet Options'
- In the options window navigate to the 'Privacy' tab
- To enable cookies: Set the slider to 'Medium' or below
- To disable cookies: Move the slider to the top to block all cookies

Note there are various levels of cookie enablement and disablement in Explorer. For more information on other cookie settings offered in Internet Explorer, refer to the following page from Microsoft:

<http://windows.microsoft.com/en-GB/windows-vista/Block-or-allow-cookies>

Mozilla Firefox

- Click on 'Tools' at the browser menu and select 'Options'
- Select the Privacy panel
- To enable cookies: Check 'Accept cookies for sites'
- To disable cookies: Uncheck 'Accept cookies for sites'

Note there are various levels of cookie enablement and disablement in Firefox. For more information, refer to the following page from Mozilla:

<http://support.mozilla.org/en-US/kb/Enabling%20and%20disabling%20cookies>

Opera

- Click on 'Setting' at the browser menu and select 'Settings'
- Select 'Quick Preferences'
- To enable cookies: check "Enable Cookies"
- To disable cookies: uncheck "Enable Cookies"

Note there are various levels of cookie enablement and disablement in Opera. For more information on other cookie settings offered in Opera, refer to the following page from Opera Software:

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

Safari on OSX

- Click on 'Safari' at the menu bar and select the 'Preferences' option
- Click on 'Security'
- To enable cookies: In the 'Accept cookies' section select 'Only from site you navigate to'
- To disable cookies: In the 'Accept cookies' section select 'Never'

Note there are various levels of cookie enablement and disablement in Safari. For more information on other cookie settings offered in Safari, refer to the following page from Apple:

<http://docs.info.apple.com/article.html?path=Safari/3.0/en/9277.html>

All other browsers

Please look for a "*help*" function in the browser or contact the browser provider.

The following list contains cookies used on our website

1. Essential cookies

PHPSESSID

This assigns a unique ID to your session, and is used to control access to the site and for other internal processes required throughout the course of the session.

2. Performance cookies

We use Google Analytics to gather information about the performance of its websites. The following cookies are generated as part of this process.

__utma

__utmb

__utmc

__utmz

__utmv