



PROFUSION
UNDERWRITING MANAGERS (PTY) LTD.

Profusion Underwriting Manager (Pty) Ltd.

Cookie Policy



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Introduction

By using this website or any of its associated pages and features (platforms), you agree and consent that we, and in some cases select third parties, can use, store and access cookies and pixels, and use other tracking methods to enable platform functionality, collect aggregated data about your use of our platforms, improve your online experience, and manage and tailor our advertising and product or service communications with you. This info doesn't ordinarily directly identify you, but is aimed at providing you with a more personalised user experience when you engage with our platforms.

You have the ability to accept or decline the use of cookies. In some instances, the info obtained from cookies is shared with select third parties, which may under certain laws be considered as the 'sale of personal info', so we afford you the opportunity to opt-out of any such sharing, by disabling the use of cookies on our platforms. However, if you choose to do so, it may affect your use of our platforms and your ability to access certain product info and/or the use of the services made available on our platforms.

This cookie policy, and our privacy policy, only cover our use of cookies, and not the use thereof by any third parties. Please refer to the relevant sections in this cookie policy for more info in respect of what cookies are and how we use them, and the tracking technology we use on our platforms.

What cookies are

A cookie is a small, often encrypted, file that's located in browser directories. Cookies are used to help users navigate our platforms more efficiently and perform certain functions. Cookies are created when your browser loads a platform, and are then stored on your browser or device so that, every time you return to that platform, your browser retrieves the relevant cookies and sends them to the servers housing the platform.

How we use cookies

Our platforms use different types of cookies. Session cookies exist just for your session on a platform, and persistent cookies exist for a period of time after your visit. First party cookies are cookies set by a platform and third-party cookies are set by third party platforms. We utilise all of these cookies on our platforms.

We mainly use first-party cookies to ensure that our platforms function correctly. They don't collect any of your personally-identifiable data.

We mainly use third-party cookies to understand how you interact with our platforms, keep our services secure, provide ads that are relevant to you, provide you with a better user experience, and help speed up your future interactions with our platforms.



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To help you understand how we use these cookies, here's more about the cookies we use.

Essential cookies

These cookies are essential for the operation of our platforms and allow us to maintain your user sessions and prevent security threats. They include, for example, cookies that enable you to log into secure areas of our platforms (like our self-service portal) when necessary, to contact us, to log into an account, or to add products to your basket and check-out securely. If you disable these cookies, you may not be able to use our platforms and the services provided thereon fully, or at all.

Analytics cookies

These cookies allow us to count the number of visitors to our platforms and to see how these users move around our platforms. We aggregate this data and analyse it to improve the way our platforms work and to enhance the user experience, for example, by improving the platform's layout. We're committed to using trusted third party analytics providers' tools to enable this analysis.

Functional cookies

These cookies are used for streamlining and enhancing our platforms, by enabling us to perform certain non-essential functionalities on our platforms. These functionalities include embedding content like videos and sharing content from a platform to social media platforms.

Advertising cookies

These cookies record your visits to our platforms, the pages you visit, and the actions you take. We use this info to make our ads displayed (by third party advertising providers) on other platforms that you visit, more relevant. By allowing cookies on our platforms, you authorise us to share this info with third parties for this purpose. You also authorise us to use third party cookies so that we can personalise our ads to you. Our third party ad providers set anonymous cookies on other websites that we advertise on. If you receive 1 of those cookies, we may then use it to identify you as having visited that site if you later visit our platforms. We then personalise our ads to you based on this info.

Preference cookies

These cookies allow us to provide enhanced functionality and personalisation by storing your settings and browsing preferences so that you have a better and more efficient experience on our platforms in future.



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Interest-based advertising

Interest-based advertising is a way of serving ads on the websites you visit and making them more relevant to you and your interests. Shared interests are grouped together based upon previous web browsing activity and you're served ads that match your shared interests. In this way, ads can be made as relevant and useful as possible. Relevant ads can also be delivered based on website content you've just viewed, which is commonly referred to as 're-marketing'.

For more info about interest-based advertising, what it is, how it works and how to opt out, please refer to youronlinechoices.com

Opting out of interest-based advertising

There are a number of resources and websites that can help you opt-out of online interest-based or behavioural advertising from third party advertising agencies, including:

- youronlinechoices.com
- networkadvertising.org

Please note that opting out of online interest-based advertising using the above resources or services doesn't necessarily mean that the advertising of Profusion's products and services on our own platforms will no longer be tailored or personalised to your interests. It also doesn't necessarily mean that all interest-based or behavioural advertising that you're subject to will stop, because your opt-out only applies to third parties who've subscribed to the services offered by these providers.

Opting-out doesn't automatically means that you'll no longer be subject to any advertising when you visit or use our platforms, or any other websites or platforms you access from time to time. It simply means that the advertising you see is likely to be less relevant to your interests.

Google Analytics Advertising

Our platforms use Google Analytics Advertising, a web analytics and ad service provided by Google, Inc. (Google) which enables us to better understand how our platforms function and how users interact with our platforms, and to provide tailored marketing and advertising content relevant to users, thereby improving and enhancing their user experience.

Here's a summary of the features we use, their attributes, and the specific cookies that Google uses:



Feature	Description	Type of cookie
Analytics	Google uses cookies to help us analyse how users interact with our platforms, without personally identifying any users. The info generated by the cookies is transmitted to and stored by Google on servers outside South Africa and the European Economic Area. Google uses this info to evaluate your use of our platforms and compiles reports on platform activity.	The main cookie used by Google Analytics is '_ga' which enables us to distinguish between users.
Advertising	Google uses cookies for advertising, including serving and rendering ads, personalising ads, limiting the amount of times an ad is shown to a user, muting ads which users have elected to stop seeing, and also measuring the effectiveness of ads.	The main cookies Google uses in this regard are 'NID', 'IDE', 'ANID', 'DSID', '_gads', '_gac_' and '_gcl_'. These cookies are used for various purposes, including serving, rendering, personalising, muting and limiting ads

Managing Google's use of cookies

[**Click here**](#) to refuse the use of certain cookies through your Google personalisation settings.

[**Click here**](#) to prevent Google's collection and use of data.

[**Click here**](#) for more info on Google's terms and conditions of use and data privacy.

[**Click here**](#) for info of the types of cookies used by Google and how you can manage the use of them.

Consent and managing cookies

Essential cookies will always be active in order to provide you with services on our platforms, but we want your consent to use functional, analytics, advertising and preference cookies and other similar tech.



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You may refuse to accept cookies by altering the settings on your browser. Please note though, that if you delete or disable your cookies, there may be certain areas of our platforms that may not function or be accessible to you. We may also no longer automatically recognise that you've agreed to our privacy policy, cookies policy and terms and conditions, which means we will ask for confirmation of this along with your language and country preferences. Your opt-out preferences can be removed, so you may need to opt-out again.

Most browsers allow you to manage how cookies are set and used as you browse, as well as to clear cookies and browsing data. Depending on the browser you use, you may have settings that allow you to manage cookies on a site-by-site basis.

For more info on managing cookies, check your browser's help desk or visit allaboutcookies.org

Changes to the policy

We reserve the right to vary the terms of this cookie policy. It's your responsibility to familiarise yourself with the most recent version of the cookie policy each time you access our site.