

Tempcover Cookies Policy

This policy applies to our use of cookies in connection with our Tempcover websites. Cookies don't apply to our Tempcover App.

What is a cookie?

Cookies are small text files that store information on your device (computer, smartphone, tablet etc) about the websites and web pages you visit. They cannot harm your device. Your web browser will store these cookies and will send them back the next time you visit that website, allowing the website to recognise your device.

What do cookies do?

Cookies help you to have a more positive experience when on our website. They help our website to remember you on a device, so your experience runs smoothly. Cookies help us to continuously monitor and improve our websites functionality and many improvements to our customer journey come from the use of our non-essential cookies.

Cookies do not directly identify you personally; all data remains anonymous.

Non-essential cookies in particular allow us to improve our service by assessing how you use our website and to assist with troubleshooting.

How does Tempcover use cookies?

We use essential and non-essential cookies on our website.

Essential cookies

We use essential cookies which are necessary to enable the core functionality of our website and to ensure our website functions as we would expect. Essential cookies cannot be switched off and without consenting to these cookies, the services that you have asked for cannot be provided.

See our essential cookies:

NAME	DESCRIPTION	DURATION
tcCookieManagement	To track whether to show the Tempcover cookie widget to determine whether the user has given their permission to essential cookies on that device.	1 year
tcSession	To accurately track user sessions and capture user information such as the date and time of visits to our website.	30 minutes
__stripe_sid	To provide fraud detection and prevention our payment gateway provider, Stripe, apply this functional cookie.	30 minutes
__stripe_mid	To provide fraud detection and prevention our payment gateway provider, Stripe, apply this functional cookie.	1 year
tc_account_logged_in	To determine whether the user is logged into their My Account area.	Permanent
tcCustomerCookie	To authenticate registered customers on our website when a quote is created whilst signed in.	3 months

Non-essential cookies

We use non-essential cookies for certain operations like tracking your visit to and navigating your way around our website and to analyse how you interact with our website to ensure it is performing correctly. Non-essential cookies may also help us to provide real-time troubleshooting to improve your customer experience through our website and to identify areas of improvement.

We use non-essential analytics and marketing cookies which help us provide a better experience to our users. These help us improve our website and marketing by collecting and reporting information on the campaigns and web pages you interact with. It also helps us to target our marketing campaigns to people who are most likely to be interested in our services.

We use third parties (such as Google, Facebook and other social media platforms) to serve advertisements that may be of interest to you on other websites. For more information and the ability to control your preferences, please visit:

<https://policies.google.com/privacy/partners>

<https://adssettings.google.com/authenticated>

https://www.facebook.com/adpreferences/ad_settings

Non-essential cookies can be switched off. In doing so you will still be able to access our website and purchase a policy, but you may not get the best experience.

See our non-essential cookies:

NAME	DESCRIPTION	DURATION
fs_uid	To track browsing behaviour, we may capture your data within a session replay tool. We set a single first-party cookie containing the end-users fs_uid when recording a user's activity on our website. More information about the company that provides this service, Fully Story, can be found in our Privacy Policy under section 3. Sharing of Your Information.	6 months
_ga	Google Analytics used to distinguish users. We use this cookie to improve the customer journey by making the user experience more relevant based on previous preferences and behaviour.	2 years
_gali	Google Cookies are used for display and search advertisements. We use this cookie to make sure the user is served the correct ads based on previous preferences and behaviour and for enhanced link attribution.	30 seconds
_gcl_au	Google Tag Manager allows us to store and track conversions efficiently.	1 year
_uetvid	Google Tag Manager allows us to engage with a user that has previously visited our website by storing and tracking visits across sites.	16 days
_uetsid	Google Tag Manager allows us to engage with a user that has previously visited our website by storing and tracking visits across sites.	1 day
_gid	Google Analytics Cookie used to distinguish users, so we can improve the customer journey by making the user	1 day

	experience more relevant based on previous preferences and behaviour.	
_dc_gtm_UA-3063651-14	Used by Google Analytics to throttle request rate, which means that it limits the collection of data on the website during period of high traffic.	1 minute
Google Optimize (_gaexp, _opt_awcid, _opt_awmid, _opt_awgid, _opt_awkid, _opt_utmc)	These are Google Optimize cookies used for A/B testing of the tempcover.com website. These cookies also link with other Google Platforms.	1 day
_GCL_AW, _GCL_DC	Placed by Google AdSense, these cookies are used to store and track conversions so that conversions can be attributed outside our website landing page.	18 months
_fbp	The Facebook pixel uses this cookie to save a unique identifier that helps store and track visits across websites.	3 months
_fbclid	When a user clicks on an ad on Facebook, the link sometimes includes a fbclid query parameter. When the user lands on our website, the Facebook pixel automatically saves the fbclid query parameter to an _fbclid cookie to better understand the performance of our ads.	3 months
_hjSession_3155372	Holds current session data. Ensures subsequent requests in the session window are attributed to the same session.	30 minutes
_hjAbsoluteSessionInProgress	Used to detect the first pageview session of a user.	30 minutes
_hjSessionUser_3155372	Set when a user first lands on a page. Persists the Hotjar User ID which is unique to that site. Ensures data from subsequent visits to the same site are attributed to the same user ID.	365 days
_hjIncludedInPageviewSample	Set to determine if a user is included in the data sampling defined by your site's pageview limit.	30 minutes
_hjIncludedInSessionSample	Set to determine if a user is included in the data sampling defined by your site's daily session limit.	30 minutes
_hjDonePolls	Set when a user completes an on-site Survey. Ensures the same Survey does not reappear if it has already been filled in.	365 days
_hjMinimizedPolls	Set when a user minimizes an on-site Survey. Ensures that the Survey stays minimized when the user navigates through your site.	365 days
ab.storage.userId	Used to determine whether the currently logged-in user has changed and to associate Braze events with the current user.	400 days
ab.storage.sessionId	Randomly-generated string used to determine whether the user is starting a new or existing session to sync messages and calculate session analytics.	400 days
ab.storage.deviceId	Randomly-generated string used to identify anonymous users, and to differentiate users' devices and enables device-based messaging.	400 days
ab.optOut	Used to store a user's opt-out preference for Braze.	400 days
ab._gd	Temporarily created (and then deleted) to determine the root-level cookie domain, which allows the Braze SDK to work properly across sub-domains.	1 day

Giving your permission

When you first visit our website on a new device we will present our cookies policy to you. This details how and why we use cookies. We do not need your consent to store essential cookies, but we will ask for your permission before storing non-essential cookies on your device.

You can choose to turn off non-essential cookies by amending your preference in the 'Manage Cookies' link that is presented to you.

If you choose to accept non-essential cookies you are giving Tempcover permission to store these cookies on your device in line with this policy.

Once you have given your permission we will not show you this message again unless we update our cookies policy or if we do not recognise your device, in which case we must recapture your consent.

If you do not consent to the use of our essential cookies as laid out in this cookies policy then you should not proceed any further and should stop using our website immediately.

If you have any questions or concerns about our use of cookies, you can contact our Data Protection Officer at: DPO@tempcover.com

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