

MAWDY

Cookie Policy

MAWDY uses its own and third-party cookies to authenticate your user session, perform statistical analyses, display content that is useful to you, and improve and customize certain services by analyzing your browsing habits.

Please read this Cookie Policy carefully to learn how MAWDY uses cookies responsibly and about the options available to you to configure your browser and manage cookies.

What are cookies?

Cookies are small data files that are created on a user's computer and that allow us to know how frequently they visit, the content they choose most, and the security elements that may be involved in controlling access to restricted areas. They also display advertising based on criteria predefined by MAWDY and activated by the cookies used by that company or by third parties providing such services on behalf of MAWDY.

In general, cookies can be classified in the following ways:

- Based on when they expire:
 - Session cookies: These expire when the browsing session ends.
 - Persistent cookies: These do not expire when the browsing session ends.
- Based on their source:
 - Origin: These are activated by the website you are visiting.
 - Third-party cookies: These are activated by other websites.
- Based on their purpose:
 - Technical cookies: these allow proper navigation and use of the various services.
 - Personalization cookies: these allow access to a service with the user's pre-defined characteristics.
 - Analytical cookies: these track and analyze the behavior of a website's users.
 - Advertising cookies: these are used for managing advertising spaces.
 - Behavioral advertising cookies: these are also used for managing advertising spaces. They store information about the behavior of the users.

List of Cookies

A cookie is a small text file. When a user visits a website, the website may ask the user's web browser for permission to store these files on the user's own computer or device. This allows the website to remember information about you, such as your preferred language or your login credentials. These are the types of cookies we establish, and they are referred to as first party cookies. We also make use of third party cookies, which are cookies stored by a domain other than the domain of the website you are visiting. These cookies are related to our advertising and marketing studies. Specifically, we use cookies and other tracking technologies for the following purposes:

1. Strictly necessary cookies:

These cookies are used to allow the website to work properly and so that you can navigate into secure areas. They cannot be disabled, but if you want to disable them anyway, you can do so through your browser settings. Doing this is very likely to cause the website to stop working, as they are cookies that are necessary.

Name	Host	Duration	Type	Description
x-apm-brtm-servertime	insureandgo.ie	Session	First Party	This cookie contains the application server time when the response was sent from the application server.
eupubconsent	insureandgo.ie	2913970 Days	First Party	This cookie is set by websites using certain versions of the cookie law compliance solution from OneTrust. It is set after visitors have seen a cookie information notice and in some cases only when they actively close the notice down. It enables the website not to show the message more than once to a user. The cookie has a one year lifespan and contains no personal information.
JSESSIONID	insureandgo.ie	Session	First Party	General purpose platform session cookie, used by sites written in JSP. Usually used to maintain an anonymous user session by the server.
OptAnonAlertBoxClosed	travelinsurance.insureandgo.ie	364 Days	First Party	This cookie is set by websites using certain versions of the cookie law compliance solution from OneTrust. It is set after visitors have seen a cookie information notice and in some cases only when they actively close the notice down. It enables the website not to show the message more than once to a user. The cookie has a one year lifespan and contains no personal information.
ASP.NET_SessionId	quote.insureandgo.ie	Session	First Party	General purpose platform session cookie, used by sites written with Microsoft .NET based technologies. Usually used to maintain an anonymised user session by the server.
__AntiXsrfToken	quote.insureandgo.ie	Session	First Party	Used to maintain user session variables. Helps to protect against XSRF attacks.
OptanonConsent	insureandgo.ie	365 Days	First Party	This cookie is set by the cookie compliance solution from OneTrust. It stores information about the categories of cookies the site uses and whether visitors have given or withdrawn consent for the use of each category. This enables site owners to prevent cookies in each category from being set in the users browser, when consent is not given. The cookie has a normal lifespan of one year, so that returning visitors to the site will have their preferences remembered. It contains no information that can identify the site visitor.
x-apm-brtm-response-bt-page-	insureandgo.ie	A few seconds	First Party	This cookie is used by the server to maintain a session open.
_dc_gtm_UA-xxxxxxx	travelinsurance.insureandgo.ie	A few seconds	First Party	This cookie is associated with sites using Google Tag Manager to load other scripts and code into a page. Where it is used it may be regarded as Strictly Necessary as without it, other scripts may not function correctly. The end of the name is a unique number which is also an identifier for an associated Google Analytics account.
laGtoken	travelinsurance.insureandgo.ie	Session	First Party	This cookie is necessary for the functioning of the application.
LPSessionID	lov.liveperson.net	Session	Third Party	This domain is owned by LivePerson. The main business activity is: Online Chat/Customer Data
LPVisitorID	lov.liveperson.net	365 Days	Third Party	This domain is owned by LivePerson. The main business activity is: Online Chat/Customer Data
OptanonAlertBoxClosed	cdn.cookie law.org	365 Days	Third Party	This cookie is set by websites that use certain versions of the OneTrust cookie compliance solution. It is installed after visitors have seen a cookie information notice and, in some cases, only when they actively close the notice. Allows the website to not display the message more than once to a user. The cookie lasts for one year and does not contain personal information.
OptanonConsent	cdn.cookie law.org	365 Days	Third Party	This cookie is set by the OneTrust cookie compliance solution. It stores information about the categories of cookies used by the site and whether visitors have given or withdrawn their consent for the use of each category. This allows website owners to prevent cookies from each category from being installed on the users' browser, when consent is not given. The cookie has a normal lifespan of one year, so returning visitors to the site will remember your preferences. It does not contain information that can identify the site visitor.

Name	Host	Duration	Type	Description
eupubconsent	cdn.cookieclaw.org	365 Days	Third Party	This cookie name is associated with the Piwik open source web analytics platform. It is used to help website owners track visitor behaviour and measure site performance. It stores the name of the campaign that directed the visitor to your site.
ARRAffinitySameSite	insureandgowebiste.azurewebsites.net	Session	Third Party	Keeps track of connecting users by giving them a so-called 'affinity' cookie. This ensures the link between clients and the server they connect to for the entirety of their session
ARRAffinity	insureandgowebiste.azurewebsites.net	Session	Third Party	This cookie is set by websites run on the Windows Azure cloud platform. It is used for load balancing to make sure the visitor page requests are routed to the same server in any browsing session.
lpTestCookie	lptag.liveperson.net	Session	Third Party	This cookie name is associated with the LivePerson chat software used to enable live chat on a website. It is a pattern type cookie which uses a unique identifier for each page. It appears to test whether or not the browser is set to accept first party cookies.

2. Analytical cookies:

These cookies are used to collect statistics about user activities. These analyses include the number of users visiting the website, the number of pages they visit, the activities they select, and how often the features are used. The information collected always remains anonymous, which means that no connection can be made between the individual user and the information being compiled.

Name	Host	Duration	Type	Description
_gat_gtag_	insureandgo.ie	A few seconds	First Party	Google Analytics
FCSTrackingCookie	insureandgo.ie	365 Days	First Party	Security cookie to authenticate users, prevent fraudulent use of login credentials, and protect user data from unauthorized parties.
_ga_3BPD2HSG1X	insureandgo.ie	730 Days	First Party	This cookie name is associated with Google Universal Analytics - which is a significant update to Google's more commonly used analytics service. This cookie is used to distinguish unique users by assigning a randomly generated number as a client identifier. It is included in each page request in a site and used to calculate visitor, session and campaign data for the sites analytics reports. By default it is set to expire after 2 years, although this is customisable by website owners._ga
_ga	travelinsurance.insureandgo.ie	729 Days	First Party	This cookie name is associated with Google Universal Analytics - which is a significant update to Google's more commonly used analytics service. This cookie is used to distinguish unique users by assigning a randomly generated number as a client identifier. It is included in each page request in a site and used to calculate visitor, session and campaign data for the sites analytics reports. By default it is set to expire after 2 years, although this is customisable by website owners._ga
_gid	insureandgo.ie	1 Day	First Party	This cookie name is associated with Google Universal Analytics. This appears to be a new cookie and as of Spring 2017 no information is available from Google. It appears to store and update a unique value for each page visited.
_fbp	insureandgo.ie	90 Days	First Party	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers
_gclxxx	insureandgo.ie	89 Days	First Party	Google conversion tracking cookie
ga	insureandgo.ie	729 Days	First Party	This cookie name is associated with Google Universal Analytics - which is a significant update to Google's more commonly used analytics service. This cookie is used to distinguish unique users by assigning a randomly generated number as a client identifier. It is included in each page request in a site and used to calculate visitor, session and campaign data for the sites analytics reports. By default it is set to expire after 2 years, although this is customisable by website owners._ga
gat	insureandgo.ie	A few seconds	First Party	Google Analytics Cookies
FCSSessionCookie	insureandgo.ie	Session	First Party	
SM	c.clarity.ms	Session	Third Party	This is a first-party Microsoft MSN cookie that we use to measure website usage for internal analysis purposes.
SRM_B	c.bing.com	389 Days	Third Party	This domain is owned by Microsoft - it is the site for the search engine Bing.

3. Functionality cookies:

These cookies are used to provide more advanced features, such as videos and online chats. We may store these cookies ourselves, or they may be associated with services that are offered by external providers and integrated into our website's pages. If you do not allow these cookies, some or all of the features may stop working correctly. An example would be cookies used for multimedia players, which store technical information related to playing video and audio clips.

In addition, thanks to these cookies, the content is adapted to your use. They make it possible to remember information to personalize your experience.

Name	Host	Duration	Type	Description
_gat	insureandgo.ie	A few seconds	First Party	This cookie name is associated with Google Universal Analytics, according to documentation it is used to throttle the request rate - limiting the collection of data on high traffic sites. It expires after 10 minutes.
_clck	insureandgo.ie	364 Days	First Party	This cookie is installed by Microsoft Clarity to store information of how visitors use a website and help in creating an analytics report of how the website is doing.
_clsk	insureandgo.ie	A few seconds	First Party	This cookie is installed by Microsoft Clarity to connect multiple page views by a user into a single Clarity session recording.
ADRUM_BTa	lptag.liveperson.net	A few seconds	Third Party	This cookie name is associated with the LivePerson chat software used to enable live chat on a website. It is a pattern type cookie which uses a unique identifier for each page. It appears to test whether or not the browser is set to accept first party cookies.
ADRUM_BT1	lptag.liveperson.net	A few seconds	Third Party	This cookie name is associated with the LivePerson chat software used to enable live chat on a website. It is a pattern type cookie which uses a unique identifier for each page. It appears to test whether or not the browser is set to accept first party cookies.
SameSite	lptag.liveperson.net	A few seconds	Third Party	This cookie name is associated with the LivePerson chat software used to enable live chat on a website. It is a pattern type cookie which uses a unique identifier for each page. It appears to test whether or not the browser is set to accept first party cookies.
ADRUM_BT1	accdn.lpsnmedia.net	A few seconds	Third Party	These are cookies that are used for technical monitoring.
ADRUM_BTa	accdn.lpsnmedia.net	A few seconds	Third Party	These are cookies that are used for technical monitoring.
SameSite	accdn.lpsnmedia.net	A few seconds	Third Party	The SameSite attribute specifies the inclusion of cookies on same-site or cross-site requests.
CLID	www.clarity.ms	364 Days	Third Party	This cookie is usually set by Dstillery to enable sharing media content to social media. It may also gather information on website visitors when they use social media to share website content from the page visited.

4. Marketing cookies:

These cookies allow the advertisements you are shown to be targeted and adapted to your preferences. They also allow some of the website's more general options to be personalized, by using information about your visits to the various pages. They are also used to integrate social networks into our website and enable users to share content that they find interesting on their own social networks.

Name	Host	Duration	Type	Description
IDE	doubleclick.net	390 Days	Third Party	This domain is owned by Doubleclick (Google). The main business activity is: Doubleclick is Googles real time bidding advertising exchange.
test_cookie	doubleclick.net	A few seconds	Third Party	This domain is owned by Doubleclick (Google). The main business activity is: Doubleclick is Googles real time bidding advertising exchange.
MUID	clarity.ms	389 Days	Third Party	This cookie is widely used by Microsoft as a unique user identifier. It can be set by embedded Microsoft scripts. It syncs across different Microsoft domains, allowing user tracking.
	www.facebook.com	Session	Third Party	This domain is owned by Facebook, which is the world's largest social networking service. As a third party host provider, it mostly collects data on the interests of users via widgets such as the 'Like' button found on many websites. This is used to serve targeted advertising to its users when logged into its services. In 2014 it also started serving up behaviourally targeted advertising on other websites, similar to most dedicated online marketing companies.
MUID	bing.com	A few seconds	Third Party	This domain is owned by Microsoft - it is the site for the search engine Bing.
NID	google.com	183 Days	Third Party	This domain is owned by Google Inc. Although Google is primarily known as a search engine, the company provides a diverse range of products and services. Its main source of revenue however is advertising. Google tracks users extensively both through its own products and sites, and the numerous technologies embedded into many millions of websites around the world. It uses the data gathered from most of these services to profile the interests of web users and sell advertising space to organisations based on such interest profiles as well as aligning adverts to the content on the pages where its customer's adverts appear.
VISITOR_PRIVACY_METADATA	youtube.com	179 Days	Third Party	YouTube is a Google owned platform for hosting and sharing videos. YouTube collects user data through videos embedded in websites, which is aggregated with profile data from other Google services in order to display targeted advertising to web visitors across a broad range of their own and other websites.
CONSENT	youtube.com	6179 Days	Third Party	YouTube is a Google owned platform for hosting and sharing videos. YouTube collects user data through videos embedded in websites, which is aggregated with profile data from other Google services in order to display targeted advertising to web visitors across a broad range of their own and other websites.
YSC	youtube.com	Session	Third Party	YouTube is a Google owned platform for hosting and sharing videos. YouTube collects user data through videos embedded in websites, which is aggregated with profile data from other Google services in order to display targeted advertising to web visitors across a broad range of their own and other websites.
DEVICE_INFO	youtube.com	179 Days	Third Party	YouTube is a Google owned platform for hosting and sharing videos. YouTube collects user data through videos embedded in websites, which is aggregated with profile data from other Google services in order to display targeted advertising to web visitors across a broad range of their own and other websites.
VISITOR_INFO1_LIVE	youtube.com	180 Days	Third Party	This cookie is used as a unique identifier to track viewing of videos

You can find more information at <https://cookiepedia.co.uk/giving-consent-to-cookies>

Who has access to the information stored in the cookies?

The information stored in own cookies is used by MAWDY.

International data transfers may be made to third-party countries. These transfers will be made to countries where there is no suitability decision by the European Commission only when they are essential for the fulfillment of the stated purposes.

Can the cookies be blocked or disabled?

Except in the case of analytical cookies, the use of cookies does have an effect on user privacy, because it is usually possible to associate their contents with the IP address of the user's Internet connection or other personal data, such as information provided to a website voluntarily.

We respect your privacy, so you can choose not to allow the installation of some types of cookies easily and at any time by clicking the "Manage Preference" button on the pop-up window that appears when you first visit the site, or the "Cookie Settings" button at the bottom of each page on the website.

If a user wishes to disable all the cookies, or delete the cookies that have been stored on their computer, they can do so using the tools their browser provides for these purposes.

The following links provide details on how to do so, depending on your browser:

- Google Chrome: <https://support.google.com/chrome/answer/95647>
- Microsoft Edge: <https://support.microsoft.com/en-us/windows/microsoft-edge-browsing-data-and-privacy-bb8174ba-9d73-dcf2-9b4a-c582b4e640dd>
- Microsoft Internet Explorer: <https://support.microsoft.com/en-us/windows/delete-and-manage-cookies-168dab11-0753-043d-7c16-ed5947fc64d#:~:text=In%20Internet%20Explorer%2C%20select%20the,box%2C%20and%20then%20select%20Delete.>
- Mozilla Firefox: <https://support.mozilla.org/en-US/kb/clear-cookies-and-site-data-firefox>
- Safari: <https://support.apple.com/en-ie/HT201265>
- Opera: <https://help.opera.com/en/latest/web-preferences/#cookies>

If the user does not accept cookies or subsequently rejects them, some of the website's functionalities may be affected.

Changes and updates to the Cookie Policy

This Cookie Policy may be modified to adapt it to new legislative requirements, instructions, and recommendations issued by regulators and others.

It is therefore recommended that users should periodically review the Cookie Policy.