Cookie policy

While we're partial to a cuppa and a biscuit here at Royal London, this page isn't about those cookies; instead, this policy explains what HTTP cookies are, why we use them, and how you can manage their use.

Last modified: 04/09/2017

1. **What are cookies?**
   A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer or your mobile device when you visit our website.

   Cookies are useful because they help us make your website experience more enjoyable. They allow us to recognise your device (e.g. your laptop or mobile device) so that we can tailor your experience of our website. Cookies do not identify you as an individual, just the device you are using. You can find out more about cookies at [www.allaboutcookies.org.](http://www.allaboutcookies.org)

   There are different types of cookies used for different purposes. The cookies we use are listed below under the four cookie categories proposed by the International Chamber of Commerce.

2. **Why do we use cookies?**
   Cookies do lots of different jobs on this website, such as letting you navigate between pages efficiently, remembering your preferences, remembering your username and password, letting us analyse how well our website is performing, and improving your experience. They also help ensure that adverts you see whilst you are on our website and other websites are more relevant to you and your interests.

3. **What information do they collect?**
   Cookies collect information about your browser and browsing session, such as:
   - technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform; and
   - information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from our website (including date and time); products you viewed or searched for; page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page.

4. **What types of cookies do we use?**
   We want you to understand the different types of cookies that we use on our website. Some of these cookies are essential to the operation of our website. Others are not essential, but help to improve our website by collecting user information, or try and improve your experience of our website by remembering your choices. We also use cookies which collect information about your browsing habits in order to try and display advertising which is relevant to you and your interests.

   If you have opted out of the use of cookies, we only store one permanent 'functionality' cookie which tells us that you wish to opt out of use of any other cookies.

'First party' cookies belong to us and 'third party' cookies belong to our business partners who work with us. A 'persistent' cookie will stay on your browser after you have closed the browsing session, unless you delete the cookie (for further information on this, see below)

The type of cookies used can be placed into 1 of 4 categories. On this website 3 categories are used:

5. Functionality cookies

These are cookies that are used to recognise you when you return to our website and enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region). The aim of these cookies is to provide you with a more personal experience so that you do not have to reset your preferences each time you visit our website.

We use the following functionality cookie:

Cookie Name	Purpose	More information
RLVisitId	This cookie is used to track the user across various websites and sub-sites under the Royal London corporate site.	Non-persistent, first party.

6. Analytical/performance cookies

These are cookies that collect information about how visitors use our website which allow us to recognise and count the number of visitors and to see where our visitors have come from and how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.

This website uses Google Analytics Demographics and Interest Reporting, which is based on Google Display Advertising. Visitors can opt-out of Google Analytics for Display Advertising and customize Google Display Network ads using the Ads Settings form at https://www.google.com/settings/ads. We use the data provided by this service (such as age, gender and interests) to better understand our website audience and tune our communications appropriately.

We use the following analytical / performance cookies:

Cookie Name	Purpose	More information
Google Analytics _ga _gali _dc_gtm_UA-49117704-3	These cookies are used to collect information about how visitors use our website. The cookies collect information in an anonymous form; including the number of visitors to the website, where visitors have come to the website from and the pages they visit.	Google's privacy policy Persistent, first party.
RlVisitId	This cookie is used to track the user across various websites and sub-sites under the Royal London corporate site.	Persistent first party.
Sessioncam Sc.Status	This cookie is used to store the recording status through a user's session. This does not include recording of key personal details from form fields. You can block this cookie by turning it off in your	1 year from set/last visit.

	web browser and you do not need to have this cookie turned on to successfully use our website.	

7. Targeting or advertising cookies

These are cookies that record your visit to our website, the pages you have visited and the links you have followed. We will use this information to make our website and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.

We use the following targeting / advertising cookies:

Cookie Name	Purpose	More information
Bright Cove __utma __utmz roia_c _tmid _tmpi	BrightCove is the platform we use for hosting our online videos. It uses anonymous cookies to track how people watch videos on our website; including how much of each video is watched and how many videos each visitor views.	BrightCove's privacy policy. Persistent, third party.
LinkedIn guest_id bcookie __qca _leo_profile _lipt auth_token_session secure_session twll pid k __utma __utmz __utmv X-LI-IDC visit leo_auth_token	We use buttons on some of our website content to make it easy to share it on social media sites. Cookies are set by LinkedIn to support this service.	LinkedIn's privacy policy. Persistent, third party.

Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.

8. Strictly necessary cookies

These are cookies that are required for the operation of our website. They include, for example, cookies that enable you to log into secure areas of our website, use a shopping cart or make use of e-billing services, and help ensure the content of the pages you request load quickly. Without these cookies, services that you have asked for cannot be provided.

We want you to understand these essential cookies, and why we use them, but your consent is not required for us to use them on our website as we use these cookies only to provide you with services that you have requested.

We do not use strictly necessary cookies.

9. How to manage cookies on our website

When you first visit our website you will see a banner which asks for your consent to us using cookies on our website and explains that by closing the banner, you are consenting to our use of cookies as described in this cookie policy.

You can disable and/or delete all types of cookies by using your browser settings. Cookies are generally easy to disable and/or delete but how you do so varies from browser to browser. If you disable all of them, you may find that certain parts of our website do not work at all, or do not work correctly. The 'Help' function within your browser should tell you how to do it or you might otherwise want to refer to one of the following websites for guidance.

http://www.allaboutcookies.org

http://www.aboutcookies.org/

10. Changes to this cookie policy

We may modify this cookie policy from time to time. When we post changes to this cookie policy, we will revise the 'last modified' date at the top of this page. We encourage you to periodically review this cookie policy to be informed of how Royal London uses cookies.

11. Further information

If you have any queries relating to this cookie policy please contact our Compliance Manager at Royal London, 47-49 St. Stephen's Green, Dublin 2, or at service@royallondon.ie