

# COOKIE POLICY

Effective Date: 04 December 2025

## 1. Introduction

This Cookie Policy explains how S & A Insure Group Ltd (“we”, “us”, “our”) uses cookies and similar technologies on our website [www.sainsure.co.uk](http://www.sainsure.co.uk) (“Our Site”). It explains what these technologies are and why we use them, as well as your rights to control our use of them.

S & A Insure Group Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA Firm Reference Number (FRN) is 1039598.

## 2. What Are Cookies?

Cookies are small text files that are placed on your computer or mobile device when you visit a website. Cookies are widely used to make websites work efficiently, improve user experience, and provide information to website owners.

Cookies may be “persistent” or “session” cookies:

- Persistent cookies remain on your device for a set period or until you delete them.
- Session cookies are deleted when you close your browser.

## 3. How We Use Cookies

We use cookies for the following purposes:

- To ensure our website functions correctly
- To improve website performance and user experience
- To understand how visitors use our website through analytics
- To support security and fraud prevention

We do not use cookies to collect sensitive personal data or to sell your information to third parties.

#### 4. Types of Cookies We Use

##### a) Strictly Necessary Cookies

These cookies are essential for the operation of our website. They enable core functionality such as security, network management, and accessibility. You cannot disable these cookies via the cookie banner, but you can block them using your browser settings. Please note that blocking these cookies may affect the functionality of our website.

##### b) Analytics Cookies (Google Analytics)

We use Google Analytics to understand how visitors interact with our website. These cookies collect information such as:

- Pages visited
- Time spent on pages
- Traffic sources
- Browser and device type

This data is aggregated and anonymised where possible and helps us improve the performance and usability of our website.

Google may process this data on servers outside the UK. Where this occurs, appropriate safeguards are in place to ensure your data is protected in accordance with UK data protection law.

You can learn more about how Google uses data at: <https://policies.google.com/privacy>

## 5. Lawful Basis for Using Cookies

For strictly necessary cookies, our lawful basis is legitimate interests, as they are essential to operate the website.

For analytics cookies (including Google Analytics), our lawful basis is your consent. These cookies are only placed on your device if you agree via our cookie banner.

## 6. How You Can Control Cookies

### a) Cookie Banner

When you first visit our website, you will be presented with a cookie banner that allows you to:

- Accept all cookies
- Reject non-essential cookies
- Manage your cookie preferences

You can change your preferences at any time via the cookie settings link on our website.

### b) Browser Controls

You can also control cookies through your browser settings. Most browsers allow you to:

- View and delete cookies
- Block third-party cookies
- Block all cookies

Please note that disabling cookies may affect the functionality of Our Site.

## 7. Cookies Used on Our Website

Name of Cookie: \_ga

Provider: Google Analytics

Purpose: Used to distinguish users for analytics purposes

Expiry: 2 years

Type: Analytics

Name of Cookie: \_gid

Provider: Google Analytics

Purpose: Used to distinguish users for analytics purposes

Expiry: 24 hours

Type: Analytics

Name of Cookie: \_gat

Provider: Google Analytics

Purpose: Used to throttle request rate

Expiry: 1 minute

Type: Analytics

Note: Cookie names and durations may change as Google updates its services.

## 8. Third-Party Cookies

Some cookies on our website may be set by third parties such as Google. These cookies are subject to the third party's own privacy and cookie policies. We do not control these cookies.

## 9. Updates to This Cookie Policy

We may update this Cookie Policy from time to time to reflect changes in technology, law, or our business practices. Any updates will be posted on this page.

## 10. Contact Us

If you have any questions about this Cookie Policy, please contact:

S & A Insure Group Ltd

304 Lincoln Road

Peterborough

PE1 2ND

United Kingdom

Email: [info@sainsure.co.uk](mailto:info@sainsure.co.uk)

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