Keystone Underwriting Pty Ltd
Cookies Policy

What are Cookies?

Cookies are small text files sent to a web browser by a web server and are stored on the receiving device.

There are various types of Cookies:

- Session Cookies - automatically deleted at the end of each browsing session (typically when the web browser is closed);
- Persistent Cookies - remain until the expiry date and time set by the web server (or otherwise manually deleted by the user);
- 1st Party Cookies - originate from the same domain as the website being visited;
- 3rd Party Cookies - originate from a domain that is different to the website being visited.

How does Keystone Underwriting Pty Ltd (Keystone) use cookies?

Keystone uses Cookies in two ways to:

1. assign visitors to a Keystone website(s) a unique session identity in the form of a randomly generated combination of characters. This allows Keystone to track browsers in a unique method within and across one or more browsing sessions. Keystone does this for a variety of reasons and the list below explains these in detail. It is important to note however, that these Cookies do not contain any personal information and cannot be used by themselves to identify individual users; and
2. store website user preferences, either explicit or implied.

Cookies used by Keystone's website(s)

Keystone has grouped together the Cookies according to how they are used:

A) System Cookies

1. Content management and navigation to:

- provide easy and simple site navigation; or
- enable product search, identification, and e-commerce functions; or
- ensure you are not invited to complete a questionnaire that you have already completed or have told Keystone that you do not want to see again.

2. Content optimisation to:

- allow Keystone to tailor its content to match your preferences, for example, to show a button that allows you to retrieve a saved insurance quotation or semi-completed application form; or
- ensure you are not shown duplicate content as you navigate Keystone's website(s); or
- ensure consistency of content if you return to a Keystone website(s).

B) Web analytics Cookies

- Used to compile website usage statistics anonymously to help Keystone maintain and improve the performance of a Keystone website(s) and to allow Keystone to maximise opportunity.
- Keystone only use Cookies for the purposes stated above and where necessary for the provision of a specific service or functionality that you have requested from Keystone (for example logging into a secure area to complete an application or obtaining or retrieving an insurance quotation).

Links

Keystone may have included links on a website(s) to other sites for your convenience that Keystone believes you may find useful. Please note any websites connected with this site are not within Keystone's control. These websites should have their own privacy statement, which may differ from Keystone's. It is your responsibility to ensure, when you click on any of Keystone's links, that you read the privacy statement located on the website you have selected. Where you have linked to Keystone's website from a third-party website, Keystone may be required to pass your personal information to the third-party. Please read the privacy statement provided by the third-party website to make sure that you understand how they will process your information.

Your Consent/Information

You consent to the collection and use of your personal information (including sensitive personal data) by Keystone by using Keystone's website(s), provided it is used as set out in this Cookies Policy.

The Internet is not a 100% secure means of communication and, accordingly, Keystone cannot guarantee the security of any information transmitted via the Internet. Keystone is not responsible for any damages you, or others, may suffer as a result of the loss of confidentiality of such information.

Keystone may monitor or record your communications with Keystone to improve Keystone's service, and for security and regulatory purposes.

You must obtain the correct authority from the individual(s) concerned before you provide Keystone with any personal data about a third-party, and undertake to keep them advised about how their information will be used.

Keystone will post any changes to the Cookie Policy on this page so that you are always aware of the information Keystone collects, its use by Keystone, and under what circumstances it is disclosed.

It is possible for Keystone to set your web browser to only accept some cookies, but in doing this it may make the use of this and other websites more difficult.