

Cookie Policy

What are cookies and why do we use them?

Cookies are usually small text files stored on a device, such as a PC, a mobile device or any other device that can store information. Cookies serve several important functions, including to remember a user and their previous interactions with a website. Our website uses cookies to distinguish you from other users of the website letting us know for example when you have returned to the website. This helps us to provide you with a good experience when you browse our website and allows us to continually improve the overall website experience.

These types of cookies are set by us and are called **first-party** cookies. To protect your privacy, your browser only allows **Intact Insurance Northern Ireland** (<https://intactinsuranceni.com/>) to access the cookies it has already sent to you, not the cookies sent to you by other websites. We may also set **third-party** cookies, which are cookies from a domain different than the domain of the website you are visiting, to for example analyse website performance. If you visit and the domain of the cookie placed on your computer is intactinsuranceni.com, then this is a first-party cookie. If, however, you visit and the cookie placed on your computer says Google for example, then this is a third-party cookie.

Just to reassure you, cookies aren't computer programs, and can't read other information saved on your hard drive. They can't be used to disseminate viruses or, for example, get hold of a user's email address. They only contain and transfer to the website as much information as the users themselves have disclosed to that website. Please note that cookies are computer-specific, so if you log on to any website from a different computer or smartphone, the cookie settings on that device will apply.

You can block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you do not give your consent to the setting of some cookies and/or use your browser settings to block all cookies (including essential cookies), you may not be able to access all or parts of our website. It's also worth

bearing in mind that turning all cookies off may interfere with your browsing experience across the Internet. For instructions on how to manage and disable cookies, see the privacy and help documentation of your specific browser's website. If you use more devices and/or browsers, you will need to disable cookies on each device and on each browser individually. For further information about managing and disabling cookies on your computer, please visit www.allaboutcookies.org/manage-cookies.

Finally, we have implemented a **cookie consent preferences manager** on our website which allows you control over the non-essential cookies that our website sets. By using this consent manager e.g., when you first browse our site, you can let us know whether you give consent (or not) to the setting of the different types of cookies that our website uses. If you return to our website in 6 months' time, you will be prompted to re-consent to our use of non-essential cookies. You can withdraw or change your consent at any time through the cookie banner and by clicking on the "Cookie Preferences" link which can be found at the bottom of our website. Any change to your preferences will apply straight away.

Lifespan of cookies

Some cookies are retained in your browser for only as long as you visit our website, while others persist for a longer specified period of time. Broadly, these are categorised as **Session** and **Persistent** cookies.

1. **Session cookies** are temporary cookie files, which are erased when you close your browser. When you restart your browser and go back to intactinsuranceni.com, our website will not recognise you. A new session cookie will be generated, which will store your browsing information and will be active until you leave the website and close your browser.
2. **Persistent cookies** stay in one of your browser's subfolders until you delete them manually or your browser deletes them based on the expiry date contained within the persistent cookie's file.

Types of Cookies

There are two types of cookies used on this website:

1. **Strictly Necessary Cookies:** These cookies are fundamental to the running of this website and must always remain enabled to ensure that the website works correctly. Strictly necessary cookies are usually set only in response to actions made by you which amount to a request for services, such as allowing you to securely use the basic functionality of this website. Other **essential cookies** are considered **strictly necessary** on the basis that they solely enable the transmission of communications over a network.
2. **Functional cookies:** These cookies allow us to recognise you when you return to our website and remember choices you made such as language or mobile device preferences, remember changes you have made to text size, fonts, and other parts of web pages that you can customise. Functional cookies generally enable a smoother, faster browsing experience through a website.

1. Strictly Necessary cookies

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
intactinsuranceni.com	First-Party	SSESS#####	Strictly Necessary	This cookie is set by Drupal and is used for managing the website visitor's session within the intactinsuranceni.com website. Blocking or declining this cookie will prevent you from using the website.	Session.
intactinsuranceni.com	First-Party	PHPSESSID	Essential	The PHPSESSID cookie is native to PHP (Hypertext Preprocessor) and enables websites to store serialised state data. It preserves the status of your session across page requests so you can visit new areas of the website without having to re-authenticate or reprocess information you've already given earlier in the session.	Session.
intactinsuranceni.com	First-Party	OptanonConsent	Strictly Necessary	A OneTrust Cookie Consent Management Platform cookie is placed on the website visitors' browser to enable the consent status of the visitor to be recorded and remembered. It is a Regulatory requirement for websites to obtain prior consent from website visitors to set cookies or tracking technologies on their browser prior to using the website.	Persistent. 180 Days.
intactinsuranceni.com	First-Party	OptanonAlertBox Closed	Strictly Necessary	OneTrust Cookie Consent Management Platform cookie. This cookie is used to determine whether a visitor should be shown the cookie consent alert notice. It is a Regulatory requirement for websites to seek the re-consent to the use of non-essential cookies after 6 months.	Persistent. 180 Days.
Amris.com/Amrislive.com	Third-Party	_TS01xxxxxxx	Strictly Necessary	This is a cookie used for the duration of your session on website. This cookie allows load balancing to function. It ensures the correct server processes your traffic, in order to optimize user experience. The cookie is deleted from your browser at the end of your session	Session.

2. Functional cookies

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
intactinsuranceni.com	First-Party	flags	Functional	This cookie is set by Drupal and is used to enable Users to be able to bookmark webpages within the intactinsuranceni.com website.	Session
intactinsuranceni.com	First-Party	VARYsessionapi	Functional	This cookie is set a prerequisite for enabling the cookie that allows the website user to bookmark pages (linked to the 'flags' cookie).	Session

intactinsuranceni.com	First- Party	_ga	Performance	<p>Google Analytics cookies enable us to collect and analyse data about how visitors arrive at and interact with the RSA website. We then use the information to help us improve the website. Specifically, 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 our web analytics reports. To opt out of being tracked by Google Analytics across all websites please visit: http://tools.google.com/dlpage/gaoptout. Google Analytics does store personal data such as your IP address (which is anonymised by Google at our request), device and client (Browser, Operating System) identifier. This data is not shared with another third-party except for Google. We also will use this cookie for marketing purposes through Google Ads only when you also give us separate advertising cookie consent. Click here to get more information about Google analytics' advertising features. You may opt-out of Google Analytics Advertising Features through Google Ads Settings. For further information on the use of your data, please visit Google's privacy policy here: https://policies.google.com/privacy?hl=en-US</p>	Persistent. 2 Years.
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intactinsuranceni.com	First- Party	ga<container-id>	Performance	<p>This cookie is used by Google Analytics 4 to maintain session state and track user interactions across the 123.ie website. It works in conjunction with the _ga cookie to distinguish unique sessions from a single user. The cookie stores a unique session identifier and helps us understand how users engage with our site during a single visit. This information allows us to improve website functionality and user experience.</p> <p>Google Analytics may collect personal data such as your IP address (anonymised at our request), device type, browser, and operating system. This data is not shared with third parties except for Google. We also use this cookie for marketing purposes through Google Ads only when you provide separate advertising cookie consent.</p> <p>To opt out of Google Analytics tracking across all websites, please visit: http://tools.google.com/dlpage/gaoptout. For more information on Google's data practices, please see their privacy policy: https://policies.google.com/privacy?hl=en-US</p>	Persistent. 2 Years.
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If you have any queries in relation to this Cookie Policy or on any Data Protection matter, our Data Protection Officer can be emailed at ni_dataprotection@intactinsurance.ie or you can write to us at Data Protection Officer, Intact Northern Ireland Insurance, Artola House, 91-97 Victoria Street, Belfast, BT1 4PB.

If you wish to find out more about the type of personal data that we process about you in the course of using our services, you can find our Data Protection Notice here: [Intact Northern Ireland Data Protection Notice](#).

Changes to this Policy

We reserve the right to modify this Cookie Policy at any time and encourage you to review this Policy periodically to stay informed about how we use cookies.

Intact Insurance Ireland DAC UK Branch trading as Intact Northern Ireland is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (209283) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. The branch registered office is Artola House, 91-97 Victoria Street, Belfast BT1 4PB, and is established in the UK under company number BR022229.

Oct 2025