

# Cookies and Data Policy

## About us

Please note that in this cookies and data policy 'we', 'us', 'our' or 'Qikio Car Insurance' refers to Aioi Nissay Dowa Insurance Company Australia Pty Ltd (**Adica**) ABN 11 132 524 282.

Adica collects, holds, uses, and discloses information about your online activities, and this Cookies and Data Policy, as well as the [Privacy Policy](#) outlines how this will occur.

## What information do we collect and hold?

We collect information about you and your interactions with us, for example, when you purchase or use any of our products or services, call us, interact with our chatbot, or otherwise visit our website. The information we collect from you may include your identity and contact details, your history of purchases and use of our products and services and details of enquiries or complaints you make.

We may collect information about how you access, use, and interact with our website. We do this by using Google Analytics, Microsoft Clarity and Adobe Omniture. This information may include:

- the location from which you have come to our website and the pages you have visited; and
- technical data, which may include IP address, the types of devices you are using to access the website, device attributes, browser type, language, and operating system.

## Cookies

We use cookies on our website. A cookie is a small text file placed your device by our website to store information. When you return to our website, the website reads these text files and recognises your device, helping to enable certain features and functionalities on the website. Cookies may be placed on your device by us, or by another website on our behalf. We do not use cookies to directly identify you as an individual.

Depending on the job that the cookie performs, it may be either a session-based cookie or a persistent cookie:

- Session-based cookies are temporary, for use within a browsing session, and expire when you quit your browser.
- Persistent cookies are stored on your computer for a set amount of time or until you delete them.

The cookies that we use can be grouped into the following categories based on the job that they perform:

- Necessary cookies – these cookies are essential for the website to function properly and securely. These cookies do not store any of your information and will not be used for marketing.
- Performance cookies – these cookies are used to analyse how our website is used and performing. This information is only used to help us improve how our website works.

- Functionality cookies – these cookies collect information about your choices on the Site and can be used to remember changes that you have made to customisable content; and
- Targeting cookies – these cookies collect information about your device and how you behave on our website. These cookies are used to allow us to tailor marketing information to those who may have an interest in our advertising and to measure the effectiveness of the advertising.

## **How we use this information**

The information we collect from Cookies and other technologies may be used for a range of purposes including the following:

- Tailoring your experience on our website to suit your needs. This includes personalising advertisements by us, and our partners based on your browsing history and website use.
- Enhancing our website based on how you use and interact with it. This may include making some items more predominant based on your usage of the website.
- Retain your preferences for our website including any allowable changes that you have made.
- Used in the development of a better security detection process.

## **What if I don't want to be tracked online?**

You may refuse to use cookies by selecting the appropriate settings on your browser. You may also delete existing cookies on your device if you do not want to be tracked and remembered. However, please note that if you do this, you may not be able to use the full functionality of our website.

There are also some cookies that are essential for your use of our website. These ensure that the website functions properly and securely. If you do not wish for this tracking to occur, we ask that you do not use our website.