PURPOSE
This document outlines Hokodo’s Cookie policy.

COOKIE POLICY

v1.2.2 – 25th May 2022
Hokodo Cookie Policy

Last updated: 25th May 2022. Please check this site for the latest version of this document.

1. What are Cookies?

As is common practice with many websites, this website uses cookies. Cookies are tiny files that are downloaded to your computer to improve your experience as a user. This page describes what information is gathered via Cookies, how we use that information and why we sometimes need to store it. We will also guide you to how you can prevent these cookies from being stored, however, this may downgrade or cause unexpected behaviour in elements of the site’s functionality.

What are the different types of cookies?

A cookie can be classified by its lifespan and the domain to which it belongs. By lifespan, a cookie is either:

- **session cookie** which is erased when the user closes the browser or
- **persistent cookie** which remains on the user’s computer/device for a pre-defined period of time.

As for the domain to which it belongs, there are either:

- **first-party cookies** which are set by the web server of the visited page and share the same domain or
- **third-party cookies** stored by a different domain to the visited page’s domain. This can happen when the webpage references a file, such as JavaScript, located outside its domain.

2. Which cookies do we store?

Our main website, www.hokodo.co, uses Google Analytics. Google Analytics uses **third-party persistent** cookies to help the website analyse how users use the site. The information generated by the cookie about your use of the website (including your IP address) is transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity, and providing other services relating to website activity and internet usage for Hokodo. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google’s behalf. Google will not associate your IP address with any other data held by
Google. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

In our customer portal and partner portal, we use **first-party persistent** cookies to keep you logged in without the need to re-enter your password every time you change screens or leave and then return to the website. No other information is collected.

When buying a policy via www.portal.hokodo.co, we third-party persistent cookies to analyse how users use the site and to communicate with them. In particular, we provide a limited amount of your information (such as sign-up date and some personal information like your email address) to Intercom, Inc. (“Intercom”) and utilise Intercom to collect data for analytics purposes. As a data processor acting on our behalf, Intercom analyses your use of our website and tracks our relationship by way of cookies and similar technologies so that we can improve our service to you. For more information on Intercom’s use of cookies, please visit their [Cookie Policy](#). We may also use Intercom as a medium for communications, either through email, or through messages within our product(s). As part of our service agreements, Intercom collects publicly available contact and social information related to you, such as your email address, gender, company, job title, photos, website URLs, social network handles and physical addresses, to enhance your user experience. For more information on the privacy practices of Intercom, please visit their [Privacy Policy](#). Intercom’s services are governed by Intercom’s [terms of use](#). If you would like to opt out of having this information collected by or submitted to Intercom, please contact us.

### 3. Managing cookies

You may refuse the use of cookies by selecting the appropriate settings on your browser (see your browser Help for how to do this), however please note that if you do this you may not be able to use the full functionality of this website.

To find information relating to browsers, visit the browser developer’s website.

Google Chrome [Click here](#)

Microsoft Edge [Click here](#)

Mozilla Firefox [Click here](#)

Apple Safari [Click here](#)

Opera [Click here](#)

Microsoft Internet Explorer [Click here](#)

To opt out of being tracked by Google Analytics across all websites, visit [Google Analytics Opt Out](#).
You can control your cookies through your web browser. You can find out more on the ICO (Information Commissioner's Office) website.