

Cookie Policy

Last Updated: May 22nd 2018

This Cookie Policy provides you with information about Cookies and other similar technologies and how they are used in Our Website. By using Cookies, We are able to provide you with a better experience and to improve Our Website by better understanding how you use it.

Please read this Cookie Policy carefully and ensure that you understand it. As you review our Cookie Policy, bear in mind that it applies to all RISCO's websites, apps, platforms, products and services that do not have a separate Cookie Policy or that link to this policy.

1. Definitions

In this Cookie Policy, unless the context otherwise requires, the following expressions have the following meanings:

- 1.1. "Cookie" means a small file placed on your computer or device by Our Website, that uniquely identify your browser or device when you visit certain parts of Our Website and/or when you use certain features of Our Website;
- 1.2. "Cookie Law" means the relevant parts of the Privacy and Electronic Communications (EC Directive) Regulations 2003 and of the EU Regulation 2016/679 General Data Protection Regulations ("GDPR");
- 1.3. "Our Site" means: (i) RISCO website(s) located at the following domain addresses: https://www.riscogroup.com, https://riscocloud.com; and/or (ii) RISCO application software (App), available to download to your mobile telephone or handheld device (e.g., Handy App and App Sell); and/or (iii) RISCO Service Platform (RSP); and/or (iv) any services available through any of the abovementioned, which are owned, operated, licensed, and/or controlled by RISCO.
- 1.4. "personal data" means any and all data that relates to an identifiable person who can be directly or indirectly identified from that data, as defined by the GDPR.
- 1.5. "We", "Us", "Our" or "RISCO" means Risco Ltd. and its group companies.

2. How Does Our Website Use Cookies?

- 2.1. Our Website may place and access certain first party Cookies on your computer or device. First Party Cookies are those placed directly by Us and are used only by Us. We use Cookies to facilitate and improve your experience of Our Website and to provide and improve Our products and/or services. We have carefully chosen these Cookies and have taken steps to ensure that your privacy and personal data is protected and respected at all times.
- 2.2. By using Our Website, you may also receive certain third party Cookies on your computer or device. Third party Cookies are those placed by websites, services and/or parties other than Us. For more details, please refer to Section 2.3.6 below.
- 2.3. All Cookies used by and on Our Website are used in accordance with the current Cookie Law. We may use some or all of the following types of Cookie:
 - 2.3.1. <u>Strictly Necessary Cookies</u>. A Cookie falls into this category if it is essential to the operation of Our Website, supporting functions such as logging in.
 - 2.3.2. <u>Analytics Cookies</u>. It is important for Us to understand how you use Our Website, for example, how efficiently you are able to navigating around it, and what features you use. All the information that these analytics Cookies collect is anonymous and is only used to improve Our Website and your experience of it. Our Website uses analytics services provided by Google. Website analytics refers to a set of tools used to collect and analyses anonymous usage information, enabling Us to better understand how Our Website is used. This, in turn, enables Us to improve Our Website and the products and/or services offered through it. You do not have to allow Us to use these Cookies, however whilst Our use of them does not pose any risk to you privacy or your safe use of Our Website, it does enable Us to continually improve Our Website, making it better and more useful experience for you. The analytics service(s) used by Our Website use(s) analytics Cookies to gather the required information.
 - 2.3.3. <u>Functionality Cookies</u>. Functionality Cookies enable Us to provide additional functions to you on Our Website such as personalization and remembering your saved presences. Some functionality Cookies may also be strictly necessary Cookies but not all necessarily fall into that category.

- 2.3.4. <u>Performance Cookies</u>. Performance Cookies give Us insights into how you use Our Website and what you like, enabling Us to provide a more tailored experience and better ads for you.
- 2.3.5. <u>Marketing/Targeting Cookies</u>. It is important for Us to know when and how often you visit Our Website, and which parts of it you have used (including which pages you have visited and which links you have visited). As with analytics Cookies, this information helps us to better understand you and, in turn, to make Our Website, the advertising and content you receive on Our Website more relevant to your interests.
- 2.3.6. <u>Third Party Cookies</u>. Third party Cookies are not placed by Us; instead, they are placed by third parties that provide services to Us and/or to you. Third party Cookie may be used by third parties providing analytics services (e.g. Google Analytics) to Us (these Cookies will work in the same way as analytics Cookies described above). Third party Cookies are subject to the privacy policy of that third party. As such, we encourage you to review the privacy policy of such third parties. We are not responsible for any changes made to the privacy policy of such third parties or of advising you of such changes.
- 2.3.7. <u>Persistent Cookies</u>. Any of the above types of Cookie may be a persistent Cookie. Persistent Cookies are those which remain on your computer or device after your browser is closed and remain valid until their set expiry date (unless deleted by the user before the expiry date), and are activated each time you visit Our Website.
- 2.3.8. <u>Session Cookies</u>. Any of the above types of Cookie may be a session Cookie. Session Cookies are temporary and only exist while your browser is open and these are deleted automatically once you close your browser.
- 2.4. For more details of the personal data that We collect and use, the measures We have in place to protect personal data, you legal rights, and our legal obligations, please refer to our Privacy Policy:

https://www.riscogroup.com/content/terms-and-conditions-legal

3. How to Control Cookies

You can also choose to enable or disable Cookies in your internet browser. Most internet browsers also enable you to choose whether you wish to disable all Cookies or only third party Cookies. By default most internet browsers accept Cookies but this can be changed through the browser settings ('Do-Not-Track'). For further details, please check the "Help" menu in your internet browser or the documentation that came with your device, to learn how to change your cookie preferences. For More information on how to control cookies can be found at: http://www.aboutcookies.org and www.allaboutcookies.org.

4. Changes to this Cookie Policy

We may change this Cookie Policy from time to time by updating this page. If this happens, we will post a notice on the applicable Website that changes were made in our Cookie Policy and we will change the "Last Updated" date at the top of this policy. Any such changes will become binding on you on your first use of Our Website after the changes have been made. Therefore, following such notice, we highly recommend that you should check this revised policy to get the latest information about these Cookies and how they are being used, to ensure that you are happy with any changes.

5. Further Information

- 5.1. If you would like to know more about how We use Cookies, please contact Us by using our Website contact form at https://www.riscogroup.com/content/contact-gdpr, by email to Risco-dpo@riscogroup.com
- 5.2. For more information about privacy, data protection and our terms and conditions, please visit the following:
 - 5.2.1. https://www.riscogroup.com/content/terms-and-conditions-legal