

Peppercorn Cookie Policy

Who We Are

We're Peppercorn, and our mission is to use technology to give control back to our customers. For brevity, in this Cookie Policy, references to 'Peppercorn', 'we', 'us', or 'our' means the following companies: Peppercorn Insurance Services Limited (Company Number 12672069) & Peppercorn AI Technology Limited (Company Number 12672070); While 'you' refers to any potential or existing customer, or anyone who uses the [peppercorninsurance.com](https://www.peppercorninsurance.com) and/or [peppercornai.com](https://www.peppercornai.com) websites.

Peppercorn Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 965049).

This Cookie Policy lets you know how we use cookies and similar technologies and should be read together with our [Privacy Policy](#).

What Are Cookies

Cookies are small text files that a website, when visited by a user, asks your browser to store on your device to remember information about you, such as your language preference or login information. Those cookies are set by us and called first-party cookies. We also use third-party cookies, which are cookies from a domain different than the domain of the website you are visiting.

Cookies do lots of different jobs and we use cookies to make our website work, or work more efficiently, to help us improve your overall experience. Cookies also help us keep our website as secure as possible and help protect us and our customers from fraud. For example, they:

- let you navigate between our website pages quickly and easily
- remember your preferences (to improve your online experience with us)
- allow our website to recognise the device you are using (without uniquely identifying you as the person using that device)
- make it easier for you to log on and use our site
- tell us which parts of our websites you visit (so we can assess the effectiveness of the site and improve your experience)
- make sure any adverts you see are as relevant as possible to you and your interests
- help us to keep our website secure and prevent fraud

For more detailed information about cookies – including how to see which have been set, plus how to manage, block and delete them – please visit [aboutcookies.org](https://www.aboutcookies.org)

Your Consent

The first time that you visit our website, we notify you about our use of Cookies through a notification banner. By continuing to use the website, you consent to our use of Cookies as described in this Cookie Policy and our [Terms of Use](#).

You can choose whether or not to continue accepting cookies at any time. Information on how to manage Cookies is set out in '[How to manage cookies](#)' section below.

How Does Peppercorn Use Cookies

We use cookies and similar technologies to help you to have a more positive experience on our website, make our website function properly and let us understand how our website performs by analysing what works and where it needs improvement. Cookies help our website to remember you, so things run smoothly, and they enhance your customer experience by giving you a personalised service. Our website uses cookies and similar technologies to collect information about your device to protect us against fraud and malicious activity.

We also work with certain third parties to keep our website secure and provide us with information about our site traffic and usage. We also use a range of services to help us detect and prevent fraud. Some of these services will use cookies and other technologies, including device fingerprinting, to help us determine if the same device is being used by multiple different people or the same person is using multiple devices to access our website, both potential indicators of fraud. In some instances, this information is shared between other third parties to help them detect and prevent fraud.

We view the use of cookies to detect and prevent fraud as essential to protect our business and customers.

To learn about the specific First Party and Third Party Cookies used by our website, please see the breakdown below. Please see the website terms and policies of these third parties for further information on their use of cookies.

Which Cookies Do Peppercorn Use

As well as serving different purposes, cookies differ in the length of time they remain active:

- Session Cookies are only active while your browser's open
- Persistent Cookies stay on your device after you've closed the browser (e.g. to remember your preferences or username). These are active for a set period of time, but can be disabled.

There are different types of cookies and they're usually split into the categories below:

Essential Cookies

We use Cookies to protect ourselves and you from fraud. They are also essential for our website to function properly and to make sure you have the best experience on it by allowing us to continually improve. Without these Cookies, the services you want to use (such as getting an insurance quote) cannot be provided. This category includes any third-party partner cookies.

Cookie name	Purpose	Cookie type	Lifespan
_GRECAPTCHA	Google recaptcha for My Account login.	Persistent	364 days
io_temp, fp_token, io_token, __vstl	This is cookie is associated with Iovation, a third party service that enables us to authenticate	Persistent	729 days

	your account and assists with device recognition to help us detect and prevent fraud.		
LPSID-nnnnnnnn, LPVID, LPVisitorID, lpTestCookiennnnnnn	This cookie is associated with LivePerson and enables the Live Conversation so you can receive appropriate support from a Peppercorn Customer Experience Agent.	Persistent	182 days
__utma	This is one of the four main cookies set by the Google Analytics service which enables us to track visitor behaviour and measure site performance. It tracks visitors. Metrics associated with the Google __utma cookie include: first visit (unique visit), last visit (returning visit). This also includes Days and Visits to purchase calculations which afford ecommerce websites with data intelligence around purchasing sales funnels.	Persistent	729 days
__utmb	This is one of the four main cookies set by the Google Analytics service which enables us to track visitor behaviour and measure site performance. This cookie works in tandem with __utmc to calculate visit length. This cookie demarks the exact arrival time of the user.	Persistent	30 minutes
__utmc	This is one of the four main cookies set by the Google Analytics service which enables us to track visitor behaviour and measure site performance. This is one of the four main cookies set by the Google Analytics service which enables us to track visitor behaviour and measure site performance. This cookie works in tandem with __utmb to calculate visit length. This cookie registers the precise exit time of the user.	Session	End of session
__utmz	This is one of the four main cookies set by the Google Analytics service which enables us to track visitor behaviour measures of site performance. This cookie monitors the HTTP Referrer and notes where a visitor arrived from, with the referrer siloed into type (Search engine (organic or cpc), direct, social and unaccounted). From the HTTP Referrer the __utmz cookie also registers, what keyword generated the visit plus geolocation data.	Persistent	182 days
__utmv	This Google cookie lasts “forever”. It is a persistent cookie. It is used for segmentation, data experimentation and the __utmv works hand in hand with the __utmz cookie to improve cookie targeting capabilities.	Persistent	729 days

SL_C*_KEY, SL_C*_SID, SL_C*_VID	These are used by Smartlook, a third-party service which monitors how users interact with our website. It helps us make better decisions on what aspects of the website are working well and which parts need improvement. These are long term cookies that contain a random ID assigned to the visitor.	Persistent	395 days
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Marketing Cookies

These make sure that any marketing messages you see from us (and our third-party partners) are as tailored as they can be to your interests. If you don't wish to consent to this category, it's important to note that you may still receive generic advertising or service messages, but they may be less relevant to you. But don't worry, you will still be informed of important notifications about your account or your policy.

Cookie name	Purpose	Cookie type	Lifespan

Email Tracking & Other Technologies

Along with cookies we also use email tracking technologies such as “web beacons” or “pixel tags” to collect information which helps us understand whether emails we send are successfully delivered or opened.

These types of technologies also enable us to collect anonymous statistical information about how many times a particular link embedded in an email was used.

How To Manage Cookies

Most browsers let you manage and block cookies from specific websites. Whilst some sites provide the option of only blocking third-party cookies, as we treat these as essential you will need to accept all cookies in order to use our site. You can find out how to manage your cookie settings [here](#).

If you have a question about cookies that isn't covered here, you can get more information at aboutcookies.org.uk.

Who To Contact

If you have any questions relating to this Cookie Policy or relating to the use of your information, please [contact us online](#) in the first instance.

You can also reach out to us at dp@peppercorninsurance.com

Updates To This Policy



This version of the policy was written in October 2022. We will periodically review this policy and update it accordingly. If you have any thoughts on how we can help make it clearer, then please [contact us online](#), we're always happy to receive feedback.