

Cookie Policy



1. HEPSTAR'S COOKIE POLICY

Hepstar collects data automatically when the User visits the Websites using Cookies. Cookies are used to enable necessary functions of the Websites, enable additional features which enhance the usability and efficiency of the Websites, or enable Hepstar to gain a better understanding of its user base in general through the analysis of user activity to further improve the user experience of the Websites.

2. WHAT ARE COOKIES?

These are small files that are placed onto the User's browsing device when visiting a website and are used to identify the User or browsing device by gathering details such as the User's browser, operating system and browsing activity. The User's browser usually allows cookies automatically, but the User can change browser cookie settings by accepting, rejecting or deleting cookies. Cookies do not retrieve other information stored on the User's device.

3. CATEGORIES OF COOKIES AND HOW HEPSTAR USES THEM

Strictly necessary cookies

These cookies are essential for the proper functioning of a website. These include the ability to retain data provided by a user or options selected by a user on different pages of a website in order to complete a transaction. These cookies do not store identifiable data. They cannot be disabled and if they are blocked, certain functions of websites will not work. Hepstar Websites do not rely on or use these cookies in order to function.

Performance cookies

These cookies collect and aggregate anonymous information about a user's browsing activity when using websites to enhance the usability and efficiency of websites upon evaluation of insights derived from the data. Data collected includes a user's browser software provider, operating system, browsing device, pages viewed on websites and the duration of the visit to pages of websites. These cookies do not store identifiable data.

Hepstar uses these cookies to allow Google to provide analytical services in respect of the Websites. They can be disabled or blocked but will result in Hepstar not being able to analyse the User's browsing journey on the Websites for possible future improvement to the user experience.

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Functionality cookies

These cookies are used to provide a more personalised and efficient website browsing experience and include the ability to remember selections made by or data provided by a user on a website, such as a user's language preferences. These cookies do not store identifiable data and cannot track a user's browsing activity on Third Party Websites.

Hepstar Websites do not rely on or use these cookies in order to function. They can be disabled or blocked without affecting the functioning of the Websites.

Targeting or advertising cookies

These cookies are used to collect data about a user's browsing habits in order to target a user with more relevant online advertising based on user preferences. They retain data about the websites a user has visited and are shared with third parties such as advertisers. Identifiable data is usually not shared with such third parties as they instead create unique references to identify a user's browser and browsing device.

Hepstar Websites do not rely on or use these cookies. They can be disabled or blocked without impacting the functioning of the Websites.

4. LIST OF COOKIES USED BY HEPSTAR

Domain	Name	Description	Expiry
hepstar.co.za hepstar.com whitelabel.gateway.insure	_ga	Google Universal Analytics cookie used to differentiate between users by creating and generating and assigning a unique identifier to a user. The identifier is included in every page request actioned on a website to calculate visitor, session and marketing campaign data for analytics reports.	2 years
hepstar.co.za hepstar.com whitelabel.gateway.insure	_gat	Google Universal Analytics cookie used to throttle the page request rate in order to limit the collection of data on high traffic websites.	After 10 minutes

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hepstar.co.za hepstar.com whitelabel.gateway.insure	_gat_gtag_ UA_156559 492_1	Google Analytics cookie containing a unique identifier for the website to which it relates used to limit the collection of data on high traffic websites.	After 10 minutes
hepstar.co.za hepstar.com whitelabel.gateway.insure	_gid	Google Universal Analytics cookie used to store and update a value for each page of the website visited.	1 day

5. MANAGING COOKIES

Consent to use of cookies

By electing to continue using the Websites, the User consents to Hepstar's use of the cookies mentioned above. They may withdraw such consent by adjusting the User's browser cookie settings.

How do I disable or prevent cookies from being used?

The User's browser should contain a "help" function in its toolbar which provides the necessary instructions for disabling or preventing cookies from being accepted or to notify the User when a new cookie is being received. If the User requires more information about how to disable or prevent cookies from being used, please visit the following websites:

- <http://www.allaboutcookies.org>
- http://www.cookiepedia.co.uk/index.php?title=How_to_Manage_Cookies

Alternatively, Users can follow the below links for instructions on how to manage cookies for specified browsers:

- [Microsoft® Internet Explorer](#)
- [Google Chrome™](#)
- [Mozilla Firefox®](#)
- [Safari®](#)

What happens if I disable or prevent cookies from being used?

Changing cookie settings may result in the improper functioning of the Websites, unavailability of certain features or a less than optimal user experience.