



## **Cookies Policy**

Risco Ltd. and its affiliates in the Risco Group (collectively, “**Risco Group**”) use different cookies on their websites including <http://www.riscogroup.com> and [www.risco.cloud.com](http://www.risco.cloud.com) (the “**Websites**”), and as part of their products and/or services (collectively, the “**Services**”).

This Cookies Policy was created in order to provide you with information about cookies and other similar technologies (“**Cookies**”) and how they are used by Risco Group in their Websites and as part of their Services. By using the Websites/Services you accept the use of Cookies by Risco Group in accordance with this Cookies Policy.

If you do not accept the use of these Cookies please disable them following the instructions in this Cookies Policy, for instance by changing your browser/mobile device settings so that cookies from the Websites/Services cannot be placed on your computer or mobile device.

We may update from time to time this Cookies Policy, if we do so we will post a notice on the applicable Website that changes were made in our Cookies Policy. Following such notice we highly recommend that you check the revised policy to get the latest information about these Cookies and how they are being used.

### **1. About Cookies**

Cookies help provide a better, faster and safer user experience. Cookies are small text file containing a string of characters that can be placed on your computer or mobile device, that uniquely identify your browser or device or you when you visit a website. Cookies allow a website to know if your computer or device has visited that website before, so you don't have to keep re-entering them whenever you come back to the website or browse from one page to another. Cookies record information about your online preferences and allow Risco Group to tailor the user experience to your interests. Information supplied by cookies can help Risco Group to analyze your use of the Websites/Service and help Risco Group to provide you with a better user experience. Cookies can also help ensure marketing you see online is more relevant to you and your interests. For more information about cookies visit: <http://www.aboutcookies.org> or [www.allaboutcookies.org](http://www.allaboutcookies.org).

### **2. Types of Cookies Used by Risco Group**

The list below describes the types of cookies Risco Group may use on the Websites/Services and the purposes for which they are used:

- 2.1. **Session Cookies**. Risco Group uses certain session cookies on part of its Websites/Services (e.g, SetAuthCookie - used in Forms Authentication for login in to the Websites/Services) for the following purposes: (i) to track user's activity on the Websites/Services so a user does not get asked for the same information he has already given to the Websites/Services and without having to authenticate each new area he visits; (ii) to track which offers already exposed to the user; (iii) to detect fraudulent activity; (iv) uniquely detect a user's computer and/or device; and (v) to keep a user logged into the system.
- 2.2. **Strictly Necessary Cookies**. Risco Group uses cookies that are essential, as they enable you to move around the Websites/Services or to provide certain basic features, such as accessing logged in or secure areas. If these cookies are disabled, then various functionalities on the Websites/Services will not work.
- 2.3. **Performance Cookies**. Risco Group uses cookies to collect information about your use of the Websites/Services, which help Risco Group to improve the performance of the Websites/Services and provide you with a better user experience (e.g, information generated from a cookie is used to create reports about your use of Websites/Services and/or of any application's crash or bug occurred during your use of the Websites/Services (for example, we work with Crashlytics to report any bug affecting our app. If app crashes during normal use, the app will send certain information about the incident to Crashlytics. The information does not include your IP address or any other information that could be used to identify you or your mobile device individually, and does not include any other information from your mobile device.)).
- 2.4. **Functionality Cookies**. Risco Group uses cookies to enhance the functionality of the Websites/Services by storing your preferences. These cookies also allow Risco Group to tailor your user experience and to provide enhanced features and content for you and to remember how you've customized the Websites/Service in other ways. The information

these cookies collect is not used to identify you personally and/or to track your browsing activity on other sites or services.

- 2.5. Analytics and Research Tools. Risco Group may use cookies for analytics purposes measuring the use of the Websites/Services (e.g., statistical information generated from an analytics cookie is used to count the number of your visits to the Websites/Services) ("**Analytics Cookies**"). If you have disabled one or more, we may still use information collected from Analytics Cookies prior to your disabled preference being set, however, we will stop using the disabled cookie to collect any further information. All the information that these cookies collect is anonymous and is only used to improve how a Website/Service works.

### **3. How to Control Cookies**

You can control cookies and/or delete cookies that are already stored on your website/mobile device. Most browsers allow users to control of most cookies through the browser settings. Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences. Please note that some of the cookies are strictly necessary to the working of the Websites/Services. Therefore, if you set your browser to disable cookies and/or delete cookies, the Websites/Services may not function properly and you may not be able to access certain features of the Websites/Services. More information on how to control and/or delete cookies can be found at: <http://www.aboutcookies.org>, [www.allaboutcookies.org](http://www.allaboutcookies.org) <https://help.yahoo.com/kb/devices-cache-cookies-sln14733.html>.

Policy last updated: August 4<sup>th</sup> 2014