

Ki Cookie Policy – quick read

Cookies are small files that we place on your device. We use only a handful, and most are essential for security or basic functionality. You can reject everything except the Strictly Necessary cookies listed below.

Category	Why we use them	Consent required?
Strictly Necessary	Security, log-in, load-balancing	No – set automatically
Functional	Live-chat support	Yes
Analytics	Understand how the site & Platform are used	Yes

Manage your choices at any time via the floating “Cookie settings” button, or through your browser’s privacy settings.

We, Ki Digital Services Limited (“Ki”), may share your Cookie data with other companies within the Ki Group of companies. (the “Ki Group”, meaning Ki Financial Limited and the subsidiary undertakings of Ki Financial Limited together with any entity that becomes a subsidiary undertaking (as defined by section 1162 of the Companies Act 2006) of Ki Financial Limited from time to time) for the purposes set out in this notice, with those companies acting as independent controllers or as processors on our behalf, as applicable.

Ki Detailed Cookie Policy

Last updated: 26 August 2025

1 What are cookies?

Cookies are text files containing small amounts of information which are downloaded to your computer or mobile device when you visit a website. They are widely used to make websites work, or to work more efficiently, as well as to provide information to the site owners. This policy also covers similar technologies such as local storage, SDKs and pixels.

2 How we classify our cookies

- Strictly Necessary – required for the site or Platform to function (security, authentication, network management). These are exempt from consent under the UK Privacy and Electronic Communications Regulations (PECR).
- Functional – allow enhanced features such as live chat. Optional.
- Analytics – help us understand how visitors use the site so we can improve it. Optional.

3 Your cookie choices

When you first visit ki-insurance.com you will see a banner asking you to set your preferences. We do not load Functional or Analytics cookies unless and until you click “Accept” (or choose granular options). You can withdraw consent at any time by clicking “Cookie settings” in the page footer.

You can also refuse or delete cookies via your browser settings. Doing so may impair the Platform log-in experience.

4 Cookies we use

Cookie	Provider	Category	Default expiry	Purpose
__cf_bm	Cloudflare (login.ki-insurance.com)	Strictly Necessary	30 min	Distinguishes humans from bots & mitigates abuse
did, did_compat	Auth0	Strictly Necessary	Session	Device ID for secure authentication
auth0, auth0_compat	Auth0	Strictly Necessary	Session	Maintains user session across pages
intercom-id-*	Ki / Intercom	Functional	9 months	Anonymous visitor ID for chat
intercom-device-id-*	Ki / Intercom	Functional	9 months	Distinguishes devices for chat
intercom-session-*	Ki / Intercom	Functional	1 week	Persists chat between pages
mp_*_mixpanel	Mixpanel	Analytics	1 year	Tracks aggregate usage & feature adoption

*The star () represents a dynamic string unique to your browser.**

5 Controlling third-party cookies

All cookies are set from the ki-insurance.com domain; we do not permit third-party advertising networks. Opt-outs for our analytics and chat providers are available here:

- Mixpanel – <https://mixpanel.com/optout/>
- Intercom – send “opt out” in chat or disable Functional cookies via our banner

6 Changes to this policy

We review our cookie use at least annually. Material changes will be highlighted in the banner until you acknowledge them.

7 Contact us

Questions? Email privacy@ki-insurance.com or write to the address in our Privacy Notice.

© 2025 Ki Digital Services Limited – All rights reserved.