

COOKIE POLICY

Stonefort Insurance Holdings and all subsidiaries (hereinafter "The Company"), whose registered office is located at 8C Rue Collart, L-8414 Steinfort, Luxembourg and registered with the RCS under company number B.180.477 advises the visitor to read the "Privacy Policy" and this Cookie Policy, as the provisions contained therein may be important for him/her.

1. General

1.1. This statement on cookies ("Cookie Policy") applies to the website that is operated by the Company, i.e. www.stonefortcaptivemanagement.com (the "Site").

1.2. The Cookie Policy specifies which cookies are used when the visitor visits the Site. An insert will appear on the Site asking the visitor to accept the use of cookies as described in this Cookie Policy.

1.3. By simply visiting the Site, the visitor expressly agrees to the Cookie Policy. If the visitor does not agree to the provisions of the Cookie Policy, the visitor is asked to leave the Site.

1.4. The Company uses cookies as part of its general policy on privacy protection and the processing of personal data. The visitor can find further information and an overview of his rights in the "Privacy Policy" of the Company.

1.5. The Company reserves the right to change this Cookie Policy. The visitor is obliged to regularly consult the Cookie Policy applicable at the time of visiting the Site.

2. What are cookies?

A cookie is a small text file that is placed on the visitor's computer, mobile device or other device in order to collect anonymous data about the visitor's navigation on the Site and to optimise it.

Cookies are necessary to make browsing the Site easier and more enjoyable.

Through the use of cookies, the visitor has access to personalised features and the Company has the possibility, for example, to identify the visitor or to remember the visitor's preferences (e.g. linguistic) during the navigation and on future visits.

In addition, the use of cookies also makes it possible to improve the Site, to determine the number of visitors to the Site and the frequency of visits, in order to ensure that the Site functions correctly and quickly.

Cookies do not cause any damage to the visitor's computer and cannot carry a virus. They cannot be executed automatically. Furthermore, cookies do not collect any information from the visitor's computer or personal files.

Cookies sent by the Company are not used to store sensitive personal identifying information, such as the visitor's email address or password.

3. What types of cookies are used on the Site?

3.1. The Company Site uses different types of cookies:

- Site performance cookies

These are cookies that are necessary for proper communication and to facilitate navigation.

They carry technical information about the exchange, useful for example for the proper routing of pages in the network or to remember incidents or errors in communication.

These cookies enable the visitor to navigate between the different parts of the Site or to fill in forms. If the visitor refuses these cookies, certain parts of the Site will not function or will not function optimally.

- Cookies for navigation or user-friendliness

Some cookies contribute to the user-friendliness of the dialogues (e.g. memorising the language, personalising the page, etc.).

- User-friendliness cookies

These are cookies that enable typed texts to be stored on the Site (e.g. for filling in forms) and which subsequently enable automatic text suggestions (login, password, etc.).

This information remains available for subsequent visits to the Site.

- Statistical or analytical cookies

These cookies collect information on the technical data of the exchange or on the use of the Site (pages visited, average duration of consultations, etc.) in order to improve its operation. The data collected by the Site is processed anonymously.

- Visit or tracking cookies

Visitor cookies are specific cookies that make it possible to follow the browsing route on the Site. They are useful for the design of the Site, for counting clicks or for other functions activated by the visitor.

3.2. Detailed information on cookies

- Technical cookies that allow us to remember your display and usage preferences (language used, country, information on the acceptance of the use of cookies) in order to facilitate your browsing the next time you visit www.iriscaptivesolutions.com; these cookies are essential for the proper functioning of the Site;
- anonymous cookies of analysis of audience or analytical cookies which make it possible to measure the frequentation and the use of www.iriscaptivesolutions.com, in order to improve the operation of it. The Site uses the Google Analytics tool.

4. Cookies management

The visitor can manage cookies on his or her device by changing the configuration of his or her browser. They can choose to block all cookies or accept only certain cookies.

If the visitor deletes and/or blocks certain cookies, it is likely that some of the services will not function properly or at all if the visitor sets the browser to reject all cookies.

Blocking certain cookies may affect the ease and speed of navigation.

Although each browser has different settings, cookies are usually configured in the browser's "Preferences" or "Tools" menu at the top of the screen.

For more information on how to configure cookies, visitors can consult the "Help" menu of their browser. For more information on the management of cookies in the main web browsers, the visitor can refer to the following sites:

- **Google Chrome**

<https://support.google.com/chrome/answer/95647?hl=fr-GB&hlrm=nl>

- **Internet Explorer:**

<http://windows.microsoft.com/fr-BE/internet-explorer/delete-manage-cookies#ie=ie-9>

- **Mozilla Firefox**

<http://support.mozilla.org/fr/kb/activer-desactiver-cookies?s=cookies&r=5&as=s>

- **Safari**

http://support.apple.com/kb/PH5042?viewlocale=fr_FR

For more information on cookies and how the visitor can remove them depending on the type of browser used the Company refers to the following website: www.allaboutcookies.org.