



COOKIE POLICY

1. INTRODUCTION

LASACO Assurance Plc ("LASACO", "we", "us" or "our") is committed to protecting the privacy and security of personal data relating to visitors and users of our website and digital platforms.

This Cookie Policy explains how LASACO uses cookies and similar technologies when you visit or interact with our website, www.lasacoassurance.com, and other applicable digital platforms.

This Policy should be read together with the LASACO Assurance Plc Privacy Policy and other applicable terms and conditions governing the use of our website and digital services.

By using our website, you acknowledge this Cookie Policy. Where your consent is required for the use of particular cookies or tracking technologies, we will request your consent through our cookie management mechanism before activating those cookies.

2. WHAT ARE COOKIES?

Cookies are small text files that are placed on your computer, mobile phone, tablet or other internet-enabled device when you visit a website.

Cookies allow websites to recognise a user's device and remember certain information about the user's visit. They may help websites operate effectively, improve functionality, understand how visitors interact with the website and, where applicable, provide more relevant content.

LASACO may also use technologies similar to cookies, including pixels, tags, web beacons, scripts and other tracking technologies. References to "cookies" in this Policy include these similar technologies where applicable.

3. WHY DOES LASACO USE COOKIES?

We may use cookies and similar technologies for the following purposes:

To ensure that our website operates properly and securely; To maintain essential website functionality; To remember your preferences and settings; To improve the performance and functionality of our website; To understand how visitors use and interact with our website; To monitor website traffic and performance; To identify and resolve technical problems; To improve our products, services and digital experience; and Where applicable and subject to the appropriate legal basis, to support marketing, advertising and other communications.

4. TYPES OF COOKIES WE MAY USE

4.1 Strictly Necessary Cookies

These cookies are required for the basic operation, security and functionality of our website. They may enable website security, network management, session

management, accessibility, authentication and other essential website functions. Because these cookies are necessary for operation of the website, they may not require consent where applicable under the NDPA and relevant NDPC guidance.

4.2 Functional or Preference Cookies

These cookies enable the website to remember choices or preferences made by visitors, such as language, location or other settings. Where consent is required, these cookies will only be activated after you have provided the appropriate consent.

4.3 Analytics or Performance Cookies

These cookies help us understand how visitors interact with our website. They may collect information such as pages visited, time spent on pages, links or buttons clicked, general website traffic patterns, browser and device information, and website performance information. Where consent is required, analytics cookies will only be activated after consent.

4.4 Marketing and Advertising Cookies

Where applicable, marketing and advertising cookies may be used to understand visitors' interests and measure the effectiveness of marketing campaigns. These cookies will not be activated without the required consent.

6. COOKIE CONSENT

Where consent is required, LASACO will provide a clear and conspicuous cookie banner or similar mechanism when you visit our website.

- The cookie banner will provide appropriate information about the use of cookies and, where applicable, allow you to:
Accept applicable cookies; Reject non-essential cookies; and Manage or customize your cookie preferences.

Consent to non-essential cookies will be voluntary and will not be bundled with consent for other unrelated purposes.

You may change your cookie preferences at any time through the "Manage Cookie Preferences" option available on our website.

7. WITHDRAWAL OR CHANGE OF CONSENT

Where you have provided consent for the use of non-essential cookies, you may withdraw or change your consent at any time.

Withdrawal of consent will not affect the lawfulness of processing carried out before your withdrawal.

Where technically feasible, LASACO will provide a mechanism through which you can review and modify your cookie preferences after your initial selection.

8. THIRD-PARTY COOKIES

Some cookies may be placed by third-party service providers whose services are integrated into or used on our website. These third parties may include service providers supporting website analytics, website security, payment or transaction services, social media functionality, advertising and marketing, and other website functionality.

Where third-party cookies are used, LASACO will take reasonable steps to ensure that such processing is undertaken in accordance with applicable data protection requirements. Where required, users will be given the opportunity to consent to such cookies before they are activated.

9. PERSONAL DATA AND COOKIES

Some cookies and similar technologies may collect information that can constitute personal data, depending on the information collected and whether an individual can be identified.

Such information may include, where applicable, IP address, device information, browser information, operating system, website interaction information, pages visited, date and time of access, approximate location information and online identifiers.

Where cookie-related processing involves personal data, LASACO will process such data in accordance with the Nigeria Data Protection Act 2023, applicable regulations and the LASACO Privacy Policy.

10. LAWFUL BASIS FOR COOKIE PROCESSING

LASACO will identify and apply an appropriate lawful basis for processing personal data collected through cookies and similar technologies.

Where consent is required, LASACO will obtain consent before activating the relevant cookies.

Necessary cookies that support core website functionality may be used where permitted by applicable data protection requirements.

For other categories of cookies, particularly analytics, advertising and other tracking technologies, LASACO will obtain consent where required.

11. HOW LONG DO COOKIES REMAIN ON YOUR DEVICE?

Cookies may either be:

Session Cookies: These cookies are temporary and are deleted when you close your browser.

Persistent Cookies: These cookies remain on your device for a specified period or until you delete them.

12. HOW TO CONTROL COOKIES THROUGH YOUR BROWSER

You may also manage or delete cookies through your internet browser settings.

Most browsers allow you to:

View cookies stored on your device; Delete existing cookies; Block certain or all cookies; and Receive notifications before cookies are placed on your device.

Please note that disabling strictly necessary cookies may affect the functionality, security or availability of certain parts of our website.

Browser settings are an additional means of controlling cookies and do not replace the cookie preference mechanism provided by LASACO where consent is required.

13. DATA SHARING

Where personal data is collected through cookies, LASACO may share such information with authorised service providers where necessary for legitimate business or operational purposes and in accordance with applicable data protection requirements.

LASACO will not permit third parties to use personal data obtained through cookies for purposes that are inconsistent with the purpose for which the information was collected, except where permitted or required by law.

14. DATA SECURITY

LASACO implements appropriate technical and organisational measures designed to protect personal data against unauthorised access, unlawful processing, accidental loss, destruction, alteration or disclosure.

Where third-party service providers process personal data on our behalf, LASACO will take reasonable steps to ensure that appropriate data protection and security measures are in place.

15. DATA RETENTION

LASACO will retain personal data obtained through cookies only for as long as reasonably necessary for the purpose for which it was collected, unless a longer period is required or permitted by law.

16. YOUR DATA PROTECTION RIGHTS

Subject to applicable law, you may have rights in relation to your personal data, including the right to:

Request access to personal data held about you; Request correction of inaccurate

or incomplete personal data; Request deletion of your personal data in applicable circumstances; Request restriction of processing in applicable circumstances; Object to certain processing activities; Withdraw consent where processing is based on consent; Request portability of your personal data where applicable; and Lodge a complaint regarding the processing of your personal data.

Further information about your data protection rights is contained in the LASACO Assurance Plc Privacy Policy.

17. CHILDREN'S DATA

LASACO's website and digital platforms are not generally intended to knowingly collect personal data from children except where such collection is necessary, lawful and carried out in accordance with applicable data protection requirements.

Where the processing of a child's personal data requires consent or other safeguards under applicable law, LASACO will implement the appropriate measures.

18. INTERNATIONAL TRANSFERS

Where information collected through cookies is transferred to or processed by service providers outside Nigeria, LASACO will take appropriate steps to ensure that such transfers comply with applicable data protection requirements.

Where consent or another safeguard is required for an international transfer, the appropriate measures will be implemented.

19. CHANGES TO THIS COOKIE POLICY

LASACO may update this Cookie Policy from time to time to reflect changes in our website, the cookies and tracking technologies we use, our business practices or applicable legal and regulatory requirements.

Any material changes will be communicated through appropriate channels, including publication of the updated Policy on our website where appropriate.

We encourage you to periodically review this Policy to remain informed about how LASACO uses cookies.

20. CONTACT US

If you have any questions, concerns or requests regarding this Cookie Policy or the use of cookies on our website, you may contact LASACO Assurance Plc using the details below:

LASACO Assurance Plc
Lasaco House, Plot 16 Acme Road,
Ogba, Ikeja, Lagos, Nigeria.

Email: info@lasacoassurance.com

Telephone: 07000LASACO (07000527226)

For matters relating specifically to data protection and the exercise of data subject rights, please contact LASACO's designated Data Protection Officer through the contact details provided in the LASACO Privacy Policy.

21. RELATED DOCUMENTS

- This Cookie Policy should be read together with:
LASACO Assurance Plc Privacy Policy; LASACO Assurance Plc Data Protection Policy; and Other applicable terms and conditions governing LASACO's digital platforms.