

Cookie Policy

Smile Compare

V1.2 Effective: 4.6.26

This Cookie Policy explains how Smile Compare uses cookies and similar technologies on our website. It should be read alongside our Privacy Policy, which describes how we handle personal data more generally.

Our position on tracking. Smile Compare has made a deliberate decision not to use analytics, advertising or behavioural tracking cookies on this website. We do not build profiles of visitors, we do not run retargeting, and we do not share visit data with third-party marketing networks. The cookies listed below are the only cookies we use.

1. What cookies are

Cookies are small text files that a website stores in your browser. They allow the website to recognise your device as you move between pages, keep you signed in to secure areas, and remember basic preferences. Other technologies that work in a similar way include local storage, session storage and server-side sessions. In this Policy, references to cookies include these similar technologies where relevant.

2. Our legal position on cookies

In the United Kingdom, the use of cookies and similar technologies is regulated by the Privacy and Electronic Communications Regulations (PECR) and the UK General Data Protection Regulation (UK GDPR), as updated by the Data (Use and Access) Act 2025. Both frameworks distinguish between:

- Strictly necessary cookies, which are essential to deliver the service a user has asked for. Consent is not required for these, but transparency is. This Cookie Policy provides that transparency.
- All other cookies (analytics, advertising, personalisation, social sharing and similar), which require prior consent. Smile Compare does not use any cookies in this category.

The Data (Use and Access) Act 2025 has relaxed the consent requirement for certain low-risk cookies used purely for statistical purposes or to improve the service, where users are clearly informed and given an easy way to opt out. Smile Compare has chosen not to take advantage of this relaxation. We use no statistical, analytics or service-improvement cookies at all, and we will not introduce any without first updating this Cookie Policy and providing the consent or opt-out mechanism described in Section 8.

3. The cookies we use

The table below lists the strictly necessary cookies Smile Compare uses. If the list changes, this Cookie Policy will be updated before the new cookie is deployed.

Cookie / purpose	Details
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Session cookie	Maintains a secure session while you are using the website, for example while completing an enquiry form. Set on first visit, expires when you close your browser or after a short period of inactivity.
Security / CSRF token	Protects our enquiry forms against cross-site request forgery attacks. Expires at the end of the session. Contains no information about you.
Cookie notice preference	Records that you have seen and acknowledged this Cookie Policy, so the notice is not repeated on every page load. Stored for up to 12 months.

These cookies do not contain directly identifying personal data. They do not track your browsing across other websites. They exist only to make the Smile Compare website usable and secure.

4. What we do not use

For the avoidance of doubt, Smile Compare does not use any of the following on this website:

- Web analytics tools such as Google Analytics, Adobe Analytics, Plausible, Matomo, Fathom or similar.
- Advertising or retargeting tags from any advertising network, including Google Ads, Meta Pixel, TikTok Pixel, LinkedIn Insight Tag or similar.
- Social media tracking pixels or social login integrations.
- Session replay, heatmap or behavioural analytics tools.
- Third-party personalisation or A/B testing services.

5. Third-party services that may be used off-site

When you click through from our website to an external service (for example, a WhatsApp chat with our support team, or a regulated provider's insurance product), that service operates its own website and its own cookies and privacy practices. We are not responsible for cookies or tracking on those third-party services. We recommend reviewing the third party's own policies before you use its service.

6. How to manage cookies in your browser

You can control or delete cookies through your browser settings. You can also set your browser to block cookies, including strictly necessary cookies. Please note that if you block strictly necessary cookies the Smile Compare website may not function correctly, for example enquiry forms may not submit reliably.

- Chrome: Settings, Privacy and security, Cookies and other site data.
- Safari: Settings, Privacy, Manage Website Data.
- Firefox: Settings, Privacy and Security, Cookies and Site Data.
- Edge: Settings, Cookies and site permissions.

7. Do Not Track and Global Privacy Control

Because we do not use tracking cookies at all, Do Not Track and Global Privacy Control signals have no practical effect on your visit. We respect the principle behind these signals and we design the website to respect visitor privacy by default.

8. Changes to this Cookie Policy

We may update this Cookie Policy from time to time, for example if we introduce a new strictly necessary cookie or clarify wording. If we ever decide to introduce analytics or any other non-essential cookie, we will first:

- Update this Cookie Policy;
- Publish a compliant cookie consent interface on the website; and
- Ask for and record your prior consent before any such cookie is set.

9. Contact us

If you have any questions about this Cookie Policy or our use of cookies, please contact us using the data protection contact details published on our website and in our Privacy Policy.

Contact

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Smile Compare Ltd. Registered in England and Wales. Company number 17234110. Registered office: 3 Clyde Road, Croydon, CR0 6SY. ICO registration reference: ZC154428.

Smile Compare Ltd holds professional liability insurance appropriate to its activities as an introducer. Details of current cover are available on request.