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mgic's consumer online privacy policy

Effective Date: 01/01/2020

This MGIC Consumer Online Privacy Policy (the "**Policy**") applies to any consumer's use of this MGIC online interface (i.e., website or mobile application) and the online interfaces of MGIC's U.S. affiliates and subsidiaries that link to this Policy (each, a "**Site**" and, collectively, the "**Sites**").

This Policy describes the types of personal information we collect on the Sites, how we use the information, and with whom we share it. We also describe the measures we take to protect the security of personal information and how to contact us about our privacy practices.

When used in this Policy, the terms "**MGIC**" or "**we**" or "**us**" or "**our**" refer to MGIC Investment Corporation and its U.S. insurance and non-insurance affiliates and subsidiaries, and the terms "**you**" and "**your**" refer to the consumer using any of the Sites.

Note that this Policy describes how we collect, use and share information provided by or collected from consumers through use of the Sites. This Policy does not govern our privacy practices offline or with respect to information that is not provided by or collected from consumers through use of the Sites or from consumers who contact us directly. This Policy does not apply to personal information that is collected, processed, sold or disclosed in the ordinary course of our insurance business pursuant to the federal Gramm-Leach-Bliley Act (15 U.S.C. 6801 et seq.) and its implementing regulations.

Personal Information We Collect

We may collect personal information about you through your use of the Sites or other contact with us.

"Personal information" refers to information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your household. Personal information may include your:

- Name
- Postal address
- Email address
- Telephone number
- Fax number
- Social Security number
- Date of birth
- Account information
- Credit information and other financial information
- Unique personal identifiers such as internet protocol (IP) address, cookies, beacons or pixel tags
- Information about your internet activity, including browsing history, search history and information about your interaction with the Sites

We have collected the above categories of information from consumers during the past 12 months.

How We Collect Your Information

We collect personal information from you or about you when you provide this information to us directly. For example, we may obtain personal information when you request information from us, register on the Site, respond to surveys, complete online forms, contact our customer service representatives or otherwise interact with us.

In addition, we may collect information about your activity on the Sites automatically using tracking technologies, such as cookies, web server logs, and web beacons.

Cookies are pieces of information that are stored directly on the computer or device

(collectively, the "**device**") you are using. They allow us to collect information such as the type of browser you are using, the amount of time you spend on the Site, the web pages or applications you visit and the preferences you set up. We use this information to personalize your experience, enhance security, facilitate navigation, display material more efficiently and recognize the device you are using.

You can choose to have your device refuse to accept cookies, and the majority of devices and browsers offer additional privacy settings for cookies. You manage cookie settings through your browser settings. Each device and each browser is a little different, so look at your device settings or your browser's help menu to learn how to modify your cookies. If you refuse cookies, you will lose access to many features that make your user experience more efficient and some of the features provided through the Sites may not function properly.

Please note that you will need to modify cookie settings for each device and browser that you use.

We may use a service that collects data remotely by using so-called "pixel tags," "web beacons," "clear GIFs" or similar means (collectively, "**Pixel Tags**") embedded in the Site's content. A Pixel Tag is an electronic image, often a single pixel (1x1) that is ordinarily not visible to website visitors and may be associated with cookies on visitors' hard drives. The data we collect includes which operating system and browser you use, how you navigate to and through our Site, how long you stay on our web pages, the date and time of connection and IP addresses (the location of your computer or network on the internet). This information is anonymous and does not include your name, email address, or any other contact information.

We may also use third-party web analytics services on the Sites. The providers of these services use technologies such as cookies, web server logs and web beacons to help us analyze how users use the Sites. The information collected through these means (including your IP address) will be disclosed to these service providers. Third parties otherwise may not collect personally identifiable data about your online activities over time and across different websites when you use any of the Sites.

How We Use Your Information

We may use your personal information to:

- Communicate with you

- Deliver relevant content based on your preferences, usage patterns and location
- Provide homebuyer and other training opportunities to you
- Monitor and analyze traffic on the Sites
- Evaluate your eligibility for products and services that your mortgage lender or servicer may request from us
- Send you important information regarding our policies, products and services
- Allow you to participate in surveys, programs, sweepstakes, contests and similar promotions, and allow us to administer them
- Verify your identity and/or location (or the identity or location of your authorized representative) for security, fraud prevention and other risk control purposes
- Optimize or improve our products and services
- Develop, administer and enhance our Sites
- Perform data analytics, market research and system administration
- Detect, investigate and prevent activities that may violate our policies or be illegal
- Comply with our legal and regulatory obligations

We also may use the information in other ways for which we provide specific notice at the time of collection.

How We Share and Disclose Your Personal Information

We use and share your personal information in the course of our normal business activities. We do not sell or otherwise disclose personal information we collect about you on our Site to a third party for monetary or other valuable consideration.

The persons or organizations with whom we may share your personal information include:

- Your lender, if you identify the lender when you register for an online education program offered through the Sites
- Companies that perform services on our behalf, such as third-party web analytics providers
- Those who require such information pursuant to law or legal process
- Those who assist us in the protection of the rights, property or safety of MGIC or its

customers, including to prevent physical harm or financial loss, or in connection with an investigation of suspected or actual fraudulent or illegal activity

- Those companies involved in a proposed or actual sale, merger, transfer or exchange of all or a portion of our business

Important Information About Your Rights

Request identification of your personal information. You have the right to request that we disclose to you the personal information we have collected about you, including:

- The categories of personal information we have collected
- The categories of sources from which we collected your personal information
- The business purpose for collecting your personal information
- The categories of third parties with whom we share your personal information
- The specific pieces of personal information we have collected about you
- The categories of personal information we have disclosed about you for a business purpose

Request deletion of your personal information. You have the right to request that we delete any personal information about you which we have collected from you. We are not required to delete your personal information if it is necessary for us to maintain your personal information in order to:

- Complete the transaction for which the personal information was collected or provide the service requested
- Detect security incidents, protect against malicious, deceptive, fraudulent or illegal activity, or prosecute those responsible for such activities
- Debug to identify and repair errors that impair existing intended functionality of our Sites
- To enable our solely internal uses that are reasonably aligned with your use of the Sites
- To comply with our legal obligations
- Use such information, internally, in a lawful manner compatible with the context in which you provide the information

How to submit your requests. To request identification or deletion of your personal information, contact customer service:

- Customer service 1-800-424-6442
- Customer_service@mgic.com

To help prevent your personal information from being accessed or changed by others, you may be required to verify your identity.

Updating Your Personal Information

If you believe that any information you have provided through a Site is incomplete, inaccurate or otherwise not current, please contact us by completing our [contact us form](#) or calling our customer service representatives at 800-424-6442. To help prevent your personal information from being accessed or changed by others, you may be required to verify your identity.

Links to Other Sites

Our Sites may contain links to third-party websites not controlled by MGIC. When you click on one of those links and leave our Site, we encourage you to read the terms of use and privacy policies of the third-party website(s), as they will likely differ from our policies. MGIC does not guarantee and is not responsible for your privacy or security when using these third-party websites, or the accuracy, completeness or reliability of such websites' content.

How We Protect Personal Information

Your privacy is very important to MGIC and we are committed to protecting your personal information from unauthorized access or use. We maintain reasonable technical, administrative, and physical safeguards designed to protect personal information you provide on our Sites against unauthorized access or disclosure. As communication technology evolves, MGIC may from time to time review and revise its data protection practices.

Children's Privacy

We do not knowingly use the Sites to solicit information from or market to children under the age of thirteen (13) without parental consent. We request that children do not provide personal information through the Sites. If a parent or guardian becomes aware that his or her child has provided us with information without their consent, he or she should promptly contact us and we will delete such information from our files.

Social Media Platforms

MGIC may interact with registered users of various social media platforms, such as LinkedIn®, Facebook®, Twitter® and other similar platforms. Please note that any content you post to such social media platforms (e.g., pictures, information or opinions), as well as any personal information that you otherwise make available to users (e.g., your profile), is subject to the applicable social media platform's terms of use and privacy policies. We recommend that you review this information carefully in order to better understand your rights and obligations with regard to such content.

How We Respond to a "Do Not Track" Signal from Your Browser

Do Not Track ("DNT") is a not-yet-finalized concept by which internet users may choose to control the collection of personally identifiable information about the user's online activities over time and across third-party websites or online services. Currently, various browsers offer an option that relies on a technology known as a DNT header, which sends a signal to websites visited by the browser user about the user's DNT preference. You can usually access your browser's DNT option in your browser's tools or preferences.

Internet industry groups and regulators have been working to develop a uniform standard for how websites and online services should respond to browser DNT signals. No consensus has been reached on the final standard, and without an industry standard for DNT, users cannot know how any given website responds to a browser DNT signal.

We take privacy and security very seriously. However, due to the absence of a browser DNT signal standard, and the lack of a consensus on how websites should interpret a DNT signal at this time, we currently do not respond to browser DNT signals.

Changes to Our Online Privacy Policy

From time to time, we may make changes to this Policy in order to accommodate new

technologies, industry practices, regulatory requirements or for other purposes. If we do make changes to the Policy, we will also update the "Effective Date" posted at the top of the Policy. We encourage you to review the Policy periodically to ensure that you understand how we collect, use and share information provided or collected through the Sites.

Contact Us

If you have any questions or comments about this Policy or our privacy practices generally, we encourage you to contact our customer service department by completing our [contact us form](#) or by calling 800-424-6442.

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