

mgic's consumer privacy policy

Effective Date: 2/13/2023

This MGIC Consumer Privacy Policy (the "**Policy**") applies to any consumer's use of MGIC's or its affiliates and subsidiaries online interfaces (i.e., website or mobile application), that link to this Policy (each, a "**Site**" and, collectively, the "**Sites**"), information which you provide directly to MGIC, and information about you provided to MGIC by third parties.

This Policy describes the types of personal information we collect, how we use the information, and with whom we share it. It also describes 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 whose information we collect. 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 May Collect

We may collect personal information about you as described in this Policy.

"**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. Categories of personal information collected include:

- Personal identifiers and information: real name, alias, signature, postal address, email address, social security number, telephone or fax number, drivers' license number, passport number, or other government-issued identified number
- Characteristics of protected classes: age, race, demographic information, military service
- Financial information: credit information and history, financial account information
- Commercial information: records of personal property, products or services purchased obtained, or considered, or other purchasing or consuming histories
- Professional or employment-related information: Current and past employment and income information
- Education information: School(s) attended, degree(s) earned
- Internet or other electronic network activity information: Unique personal identifiers such as internet protocol (IP) address, cookies, beacons or pixel tags, geolocation data, information about your internet activity, including browsing history, search history and information about your interaction with the Sites

- Inferences: inferences based on personal information that can be used to create a profile about an individual's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

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

How We Collect Your Information

We collect personal information from you or about you in the following ways:

1. **When you provide 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.
2. **Through automated means.** 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.

3. **When third parties provide us with information.** In the course of providing products and services, we may receive information about you from third parties. These third parties may include banks, mortgage bankers, mortgage brokers, credit unions, mortgage loan servicers, mortgage investors, consumer reporting agencies or other parties.

How We Use Your Information

We may use your personal information to:

- Provide mortgage insurance and other mortgage and real estate related services to banks, mortgage bankers, mortgage brokers, credit unions, mortgage loan servicers, mortgage investors, consumer reporting agencies or other parties
- 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 may use or 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 to third parties for monetary or other valuable consideration.

The categories of third parties with whom we may share your personal information include:

- Outside companies or organizations to whom we disclose personal information as part of providing mortgage insurance and other mortgage and real estate related services. Examples include banks, mortgage lenders or loan originators, mortgage bankers, mortgage brokers, credit unions, mortgage loan servicers, mortgage investors and consumer reporting agencies
- Outside companies or organizations that provide services on our behalf. These companies are permitted to use information only to the extent necessary to perform the services
- Government sponsored entities, other government agencies, and those who require such information pursuant to law or legal process
- Your employer
- Third party web analytics providers
- 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
- Outside companies or organizations to whom we provide data to support human resource activities and workforce management

In the past 12 months, we have disclosed the following categories of personal information in the course of our normal business activities:

CATEGORY OF PERSONAL INFORMATION	TYPES OF PERSONAL INFORMATION	WITH WHOM THIS INFORMATION IS SHARED
Personal information and identifiers	Real name, alias, signature, postal address, email address, social security number, telephone or fax number, drivers' license number, passport number, or other government-issues identified number	<p>Outside companies or organizations to whom we disclose personal information as part of providing mortgage insurance and other mortgage and real estate related services.</p> <p>Outside companies or organizations that provide services on our behalf.</p> <p>Government sponsored entities, other government agencies, and those who</p>

		<p>require such information pursuant to law or legal process</p> <p>Your Employer</p> <p>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</p> <p>Outside companies or organizations to whom we provide data to support human resource activities and resource management</p>
<p>Characteristics of protected classes</p>	<p>Age, race, demographic information, military service</p>	<p>Outside companies or organizations to whom we disclose personal information as part of providing mortgage insurance and other mortgage and real estate related services.</p> <p>Outside companies or organizations that provide services on our behalf.</p> <p>Government sponsored entities, other government agencies, and those who require such information pursuant to law or legal process</p> <p>Your employer</p> <p>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</p> <p>Outside companies or organizations to whom we provide data to support human resource activities and resource management</p>

<p>Financial information</p>	<p>Credit information and history, financial account information</p>	<p>Outside companies or organizations to whom we disclose personal information as part of providing mortgage insurance and other mortgage and real estate related services.</p> <p>Outside companies or organizations that provide services on our behalf.</p> <p>Government sponsored entities, other government agencies, and those who require such information pursuant to law or legal process</p> <p>Your employer</p> <p>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</p> <p>Outside companies or organizations to whom we provide data to support human resource activities and resource management</p>
<p>Commercial information</p>	<p>Records of personal property, products or services purchased obtained, or considered, or other purchasing or consuming histories</p>	<p>Outside companies or organizations to whom we disclose personal information as part of providing mortgage insurance and other mortgage and real estate related services.</p> <p>Outside companies or organizations that provide services on our behalf.</p> <p>Government sponsored entities, other government agencies, and those who require such information pursuant to law or legal process</p>

		<p>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</p> <p>Outside companies or organizations to whom we provide data to support human resource activities and resource management</p>
Professional or employment information	Current and past employment and income information	<p>Outside companies or organizations to whom we disclose personal information as part of providing mortgage insurance and other mortgage and real estate related services.</p> <p>Outside companies or organizations that provide services on our behalf.</p> <p>Government sponsored entities, other government agencies, and those who require such information pursuant to law or legal process</p> <p>Your employer</p> <p>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</p> <p>Outside companies or organizations to whom we provide data to support human resource activities and resource management</p>
Education information	School(s) attended, degree(s) earned	<p>Outside companies or organizations to whom we disclose personal information as part of providing mortgage insurance and other</p>

		<p>mortgage and real estate related services.</p> <p>Outside companies or organizations that provide services on our behalf.</p> <p>Government sponsored entities, other government agencies, and those who require such information pursuant to law or legal process</p> <p>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</p> <p>Outside companies or organizations to whom we provide data to support human resource activities and resource management</p>
Internet or other electronic network activity information	Unique personal identifiers such as internet protocol (IP) address, cookies, beacons or pixel tags, geolocation data, information about your internet activity, including browsing history, search history and information about your interaction with the Sites	<p>Outside companies or organizations that provide services on our behalf</p> <p>Third party web analytics providers</p>

How Long We Retain Your Personal Information

We retain your personal information for as long as necessary in connection with our business and business purposes and in accordance with legal, regulatory, tax or accounting requirements, or for dealing with complaints, prospective litigation, or record retention obligations.

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 correction of your personal information. If you believe that any of your information is incomplete, inaccurate or otherwise not current, you have the right to request that it be corrected. We will use commercially reasonable efforts to correct the information as requested.

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, subject to certain limitations and exclusions under the law. 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, correction or deletion of your personal information, contact customer service:

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

Assistance is available for consumers who are non-English speaking or hearing impaired. To help prevent your personal information from being accessed or changed by others, you may be required to verify your identity by providing the applicable MGIC loan number and your full name and address. You may designate an authorized agent to make a request on your behalf. If you use an authorized agent to submit a request you may be required to provide documentation that the agent is authorized to make the request. Acceptable forms of documentation include a copy of a power of attorney, legal guardianship, or conservatorship order. If you do not have this form of documentation we may require that you provide the authorized agent with written permission to make a request on your behalf, verify

your identity with us, and directly confirm with us that you have provided the agent to permission to submit the request.

We may not discriminate against you because of your exercise of any of the above rights.

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. If you are under the age of 18 years old, you should not be visiting or using 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. We will not share personal information of any child under the age of thirteen (13) without affirmative authorization from the child's parent or guardian.

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 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.