

Privacy Policy

Effective Date: April 2026

1. Introduction

Welcome to www.madisonmutual.com (“we,” “our,” or “us”). This Privacy Policy explains how we collect, use, disclose, and safeguard your information in compliance with applicable privacy laws, including the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA/CPRA).

2. Categories of Personal Information We Collect

a. Identifiers

- Name
- Email address
- IP address
- Online identifiers

b. Internet or Network Activity

- Browsing history
- Pages viewed
- Interaction with website features

c. Device and Technical Data

- Browser type
- Device type
- Operating system

d. Geolocation Data

- Approximate location (derived from IP address)

e. Inferences

- Preferences and behavior inferred from usage data

3. Sources of Information

We collect information:

- Directly from you (forms, subscriptions)
- Automatically through cookies and analytics tools
- From third-party service providers (e.g., analytics platforms)

4. Use of Google Analytics

We use Google Analytics to analyze website usage.

It may collect:

- IP address (anonymized where applicable)
- Device and browser information
- Pages visited, session duration, and navigation paths
- Referring URLs
- Interaction data (clicks, engagement metrics)
- Approximate geographic location

Legal basis under GDPR:

- Consent (via cookie banner)
- Legitimate interests (site improvement)

Users can opt out via cookie preferences or browser add-ons.

5. Legal Bases for Processing (GDPR)

- Consent
- Contractual necessity
- Legal obligations
- Legitimate interests

6. How We Use Personal Information

- Operate and maintain the website

- Provide customer support
- Improve performance
- Send communications (with consent)
- Ensure security

7. Sharing of Personal Information

We may share with service providers or legal authorities.

We do not sell personal information.

8. Cookies and Tracking Technologies

Used for functionality, analytics, and preferences.

Consent is required for non-essential cookies.

9. Data Retention

We retain data only as long as necessary.

10. Your Privacy Rights

GDPR:

- Access, correction, deletion
- Restrict or object
- Data portability
- Withdraw consent

CCPA:

- Know, access, delete, correct
- Opt-out of sale/sharing
- Non-discrimination

11. International Data Transfers

Data may be processed outside your country with safeguards.

12. Data Security

We use reasonable safeguards but cannot guarantee full security.

13. Children's Privacy

We do not knowingly collect data from children under 13.

14. Changes to This Policy

We may update this policy periodically.

15. Contact Information

marketing@madisonmutual.com