PRIVACY POLICY

Effective Date: October 20, 2026

Morton Insurance Group ("we," "us," or "our") operates the website located at https://mortonins.com (the "Site"). We are committed to protecting your privacy and handling your personal information with care.

This Privacy Policy explains how we collect, use, disclose, and protect your information when you visit our Site or submit information to request assistance with Medicare, Health, Life, or Supplemental insurance options.

1. Information We Collect

We collect information that you voluntarily provide to us, as well as information automatically collected through your use of our Site.

- **Personal Information You Provide:** When you fill out our "Let's Get Started" contact form or request a consultation, we collect personal details including your **Name, Phone Number, Email Address**, and any text provided in your message.
- **Automated Information (Cookies & Tracking):** We may automatically collect non-personal tracking data, such as your IP address, browser type, operating system, referring URLs, and information on how you interact with our Site. This data is used to optimize user experience and site performance.

2. How We Use Your Information

We use the information we collect to:

- Respond directly to your requests, questions, and insurance inquiries.
- Provide you with information, quotes, and consultation services regarding insurance products.
- Improve and maintain our website functionality.

3. CMS Regulatory Compliance & TCPA Consent

In strict compliance with the **Centers for Medicare & Medicaid Services (CMS)** marketing guidelines and the Telephone Consumer Protection Act (TCPA):

- **12-Month Consent Limit:** Any digital permission or "Permission to Call or Text" you grant us by submitting a form on this Site is valid for a maximum of **12 months** from the date of submission.
- **One-to-One Consent:** Your personal data is captured solely for use by Morton Insurance Group. We do not sell, trade, or distribute your lead information to third-party marketing organizations (TPMOs) or unlisted insurance agents.
- **Opt-Out:** Consent to receive calls or texts is not a condition of any purchase. You may opt out of communications at any time by replying "STOP" to text messages or requesting to be placed on our internal Do Not Call list.

4. Information Sharing and Disclosure

We do not sell your personal information. We only share your information with licensed insurance carriers or technology vendors when it is strictly necessary to generate quotes, check your prescription drug plans, or process an enrollment application that you have explicitly requested.

5. Third-Party Links

Our website may contain links to external websites, including the official government portal at Medicare.gov. We are not responsible for the privacy practices or content of external third-party sites.

6. Security of Your Information

We implement commercial security standards to safeguard your data against unauthorized access, loss, or misuse. However, please note that no digital transmission over the internet can be guaranteed 100% secure.

7. Changes to This Privacy Policy

We may update this Privacy Policy periodically to reflect changes in our practices or federal regulatory adjustments. The "Effective Date" at the top of this page will update accordingly.

8. Contact Us

If you have any questions or concerns regarding this Privacy Policy or your data, please contact us at:

Morton Insurance Group

Knoxville, TN

Phone: 865-232-0281

Hours: Monday-Friday: 9:00 AM to 5:00 PM