

Privacy Policy for Gumbo Limbo Property Owners Association Website

Effective Date: October 5, 2025

Gumbo Limbo Property Owners Association ("we," "us," or "our") operates the website www.gumbolimbo33957.org (the "Website"). This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our Website or interact with our services. We are committed to protecting your privacy and handling your personal information responsibly.

By using our Website, you consent to the practices described in this Privacy Policy. If you do not agree with this policy, please do not access or use our Website.

1. Information We Collect

We may collect the following types of information:

Personal Information

- **Contact Information:** Such as your name, email address, postal address, phone number, and any other details you provide when registering for membership, signing up for newsletters, submitting inquiries, or participating in community events.
- **Membership Details:** Information related to your property ownership, such as lot number, payment history, or association dues.
- **Account Information:** If you create an account on our Website, we collect your username, password, and preferences.

Non-Personal Information

- **Usage Data:** Automatically collected information about your interactions with the Website, including IP address, browser type, operating system, pages viewed, time and date of visits, and referring/exit pages.
- **Cookies and Tracking Technologies:** We use cookies, web beacons, and similar technologies to enhance your experience, analyze usage, and deliver personalized content. See our Cookies section below for more details.

We do not intentionally collect sensitive personal information, such as financial data (beyond what is necessary for dues payments), health information, or data about racial or ethnic origin, unless voluntarily provided by you for a specific purpose.

2. How We Collect Information

- **Directly from You:** When you fill out forms, register for events, subscribe to updates, or communicate with us via email or other channels.
- **Automatically:** Through cookies, server logs, and other tracking tools as you navigate the Website.
- **From Third Parties:** We may receive information from service providers, such as payment processors or analytics tools, or from public sources if applicable to our association activities.

3. How We Use Your Information

We use the collected information for the following purposes:

- To manage and administer the Property Owners Association, including processing memberships, dues, and community communications.
- To provide and improve our Website and services, such as sending newsletters, event notifications, or updates on association matters.
- To respond to your inquiries, comments, or requests.
- To analyze Website usage and trends to enhance user experience.
- To comply with legal obligations, enforce our terms, or protect our rights, property, or safety.
- For internal operations, such as auditing, data analysis, and research related to the association.

4. Sharing Your Information

We do not sell or rent your personal information to third parties. We may share your information in the following circumstances:

- **With Service Providers:** To vendors who assist us with Website hosting, email delivery, payment processing, or analytics (e.g., Google Analytics, Mailchimp). These providers are contractually obligated to use your information only for the services they provide to us.
- **Within the Association:** With board members, committees, or other members as necessary for association governance, such as directory listings (with your consent where required).
- **For Legal Reasons:** If required by law, subpoena, or court order; to enforce our policies; or to protect against fraud, misuse, or harm.
- **In Business Transfers:** If we merge, acquire, or sell assets, your information may be transferred as part of that transaction.

5. Data Security

We implement reasonable administrative, technical, and physical safeguards to protect your personal information from unauthorized access, loss, misuse, or alteration. However, no method of transmission over the internet or electronic storage is 100% secure. While we strive to protect your data, we cannot guarantee absolute security.

6. Your Rights and Choices

You have the following rights regarding your personal information:

- **Access and Update:** Request access to or correction of your personal data.
- **Deletion:** Request deletion of your information, subject to legal retention requirements.
- **Opt-Out:** Unsubscribe from marketing emails or newsletters at any time by clicking the "unsubscribe" link or contacting us.
- **Cookies:** Manage cookie preferences through your browser settings.

To exercise these rights, contact us using the information below. We will respond to verifiable requests within a reasonable timeframe.

7. Cookies and Tracking Technologies

Our Website uses cookies to:

- Remember your preferences and login details.
- Analyze traffic and improve functionality.
- Deliver targeted content.

You can control cookies via your browser settings. Disabling cookies may limit some Website features. We may use third-party services like Google Analytics, which collect anonymized data. For more on Google's practices, visit their privacy policy.

8. Children's Privacy

Our Website is not intended for children under 13 years of age. We do not knowingly collect personal information from children under 13. If we become aware of such collection, we will take steps to delete it.

9. Third-Party Links

Our Website may contain links to third-party sites. We are not responsible for their privacy practices. We encourage you to review their policies before providing information.

10. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. Changes will be posted on this page with an updated effective date. Your continued use of the Website after changes constitutes acceptance.

11. Contact Us

If you have questions about this Privacy Policy or our practices, please contact us at:

Gumbo Limbo Property Owners Association
Email: secretary@gumbolimbo33957.org

This Privacy Policy is governed by the laws of the State of Florida, USA.