

hippo

# Producer welcome kit

Confidential.



# Welcome to Hippo!

We're thrilled to have you as a partner.

For more than a decade, Hippo has helped homeowners confidently protect and care for their homes. Our mission is simple: protect what matters most through our deep home expertise and a promise to put customers first. Our roots are firmly in home protection.

By understanding each home's unique risk, we tailor every policy to fit each customer's unique needs. And we go a few steps further – our customers enjoy access to proactive home maintenance support designed to prevent problems before they happen.

It's smarter home insurance. That's Hippo.

By representing Hippo, you're helping fuel a movement of more confident, prepared, and protected homeowners. You'll also gain access to clear, modern tools and resources that support your quoting efforts, along with a brand committed to delivering a strong customer experience.

We look forward to providing you with everything you need to be successful in pairing your clients with the best possible policy.

We're glad to have you with us.

**Rick McCathron**

President & CEO Hippo



# 01 Getting started

# Getting started

Login and account setup information

1

Your agency creates an account.

2

You receive a welcome email, confirming access.

3

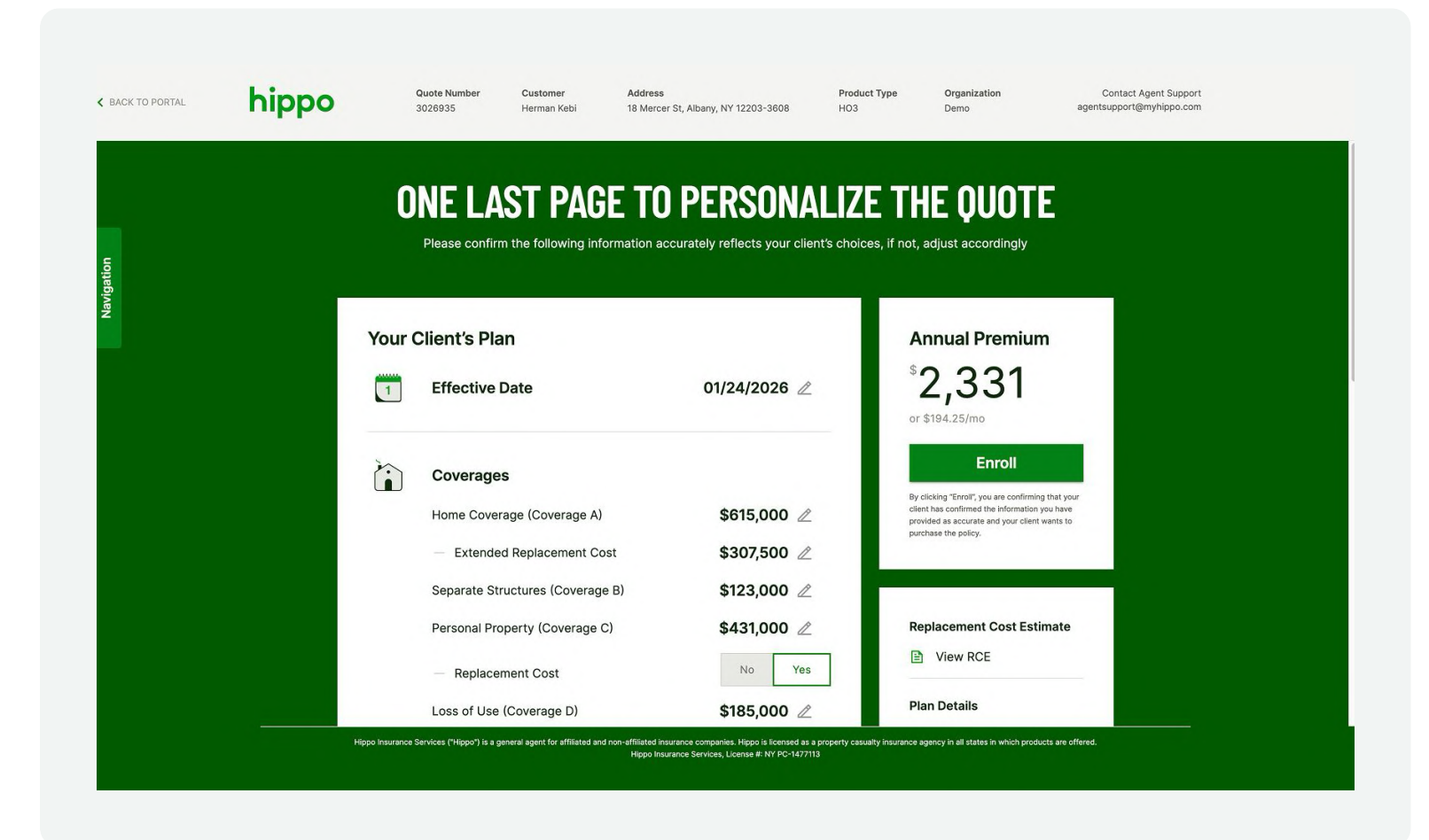
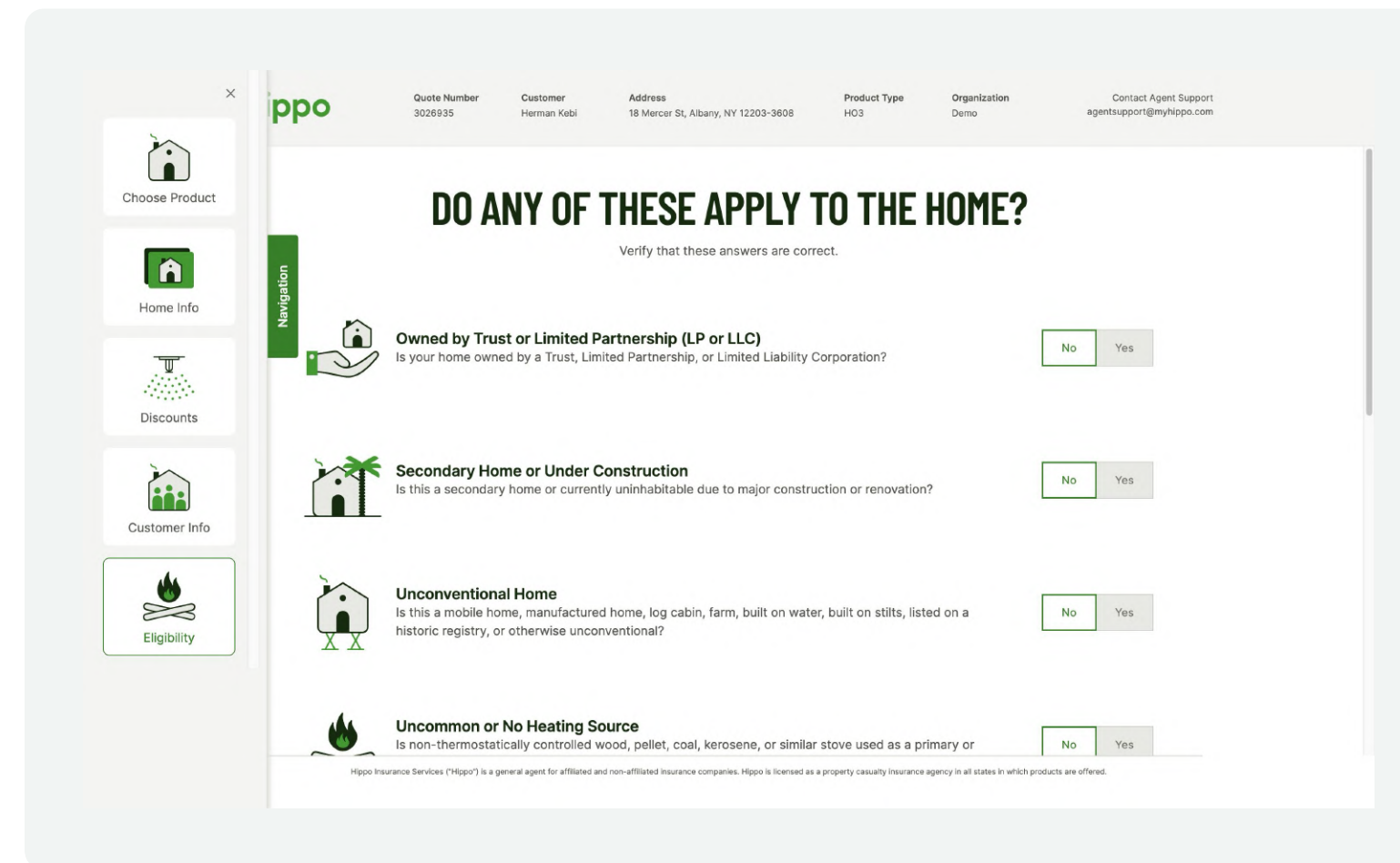
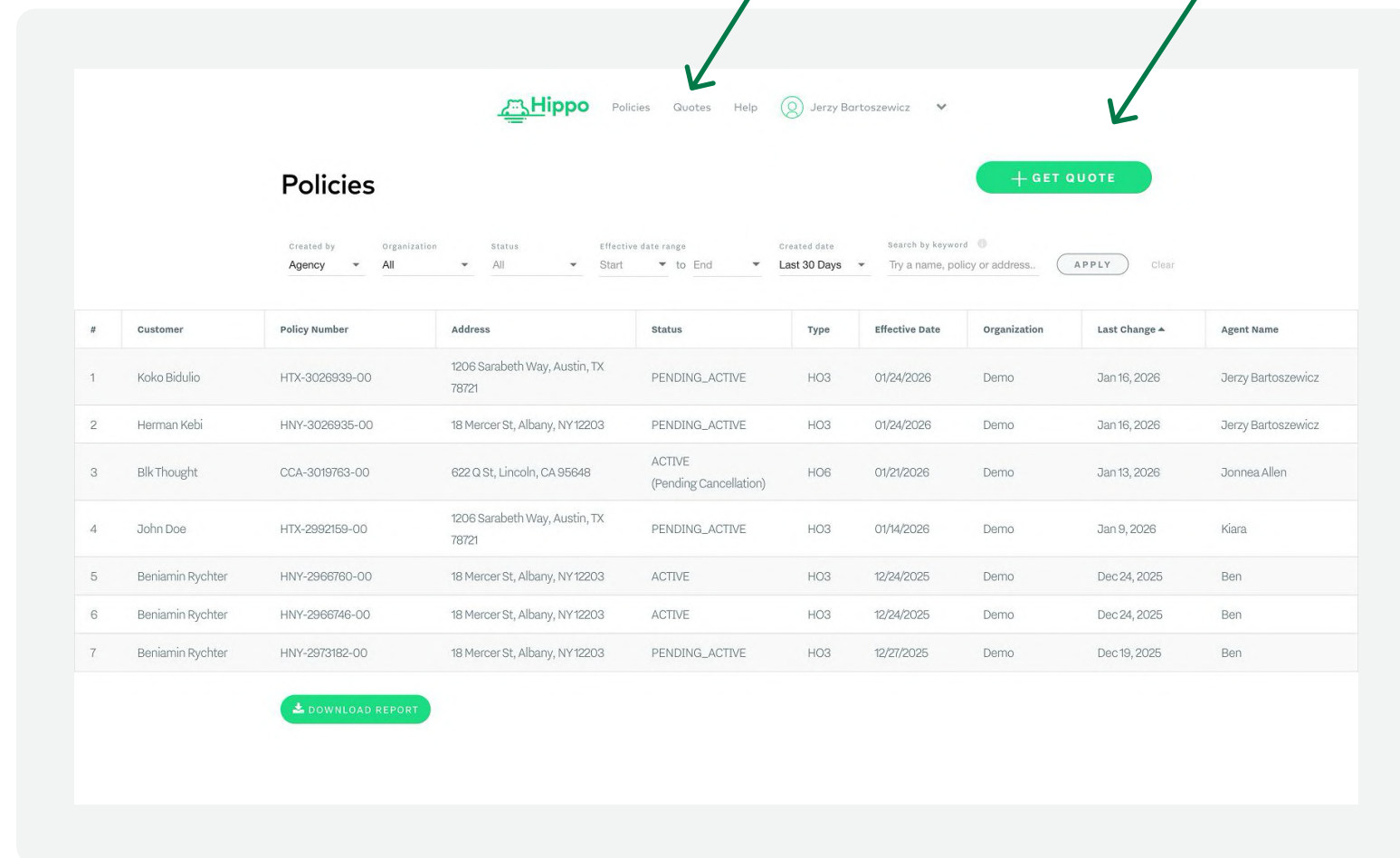
You access the Producer Portal.

Can't find our emails? Search your inbox and spam folder for an email titled "Welcome to Hippo" sent from [agentsupport@myhippo.com](mailto:agentsupport@myhippo.com).

# Hippo's Producer Portal

All in progress quotes are in a separate table.

"Get Quote" begins the quoting process.



## Policies list

View all policies available to customers.

## Quote flow: eligibility page

Quickly and easily check customer eligibility.

## Quote flow: coverage edit

Customize coverage to meet your customer's needs.

# 02 Your support

# Support

## Producer support

Name	Contact information	Type of support
Agent and underwriting support	agentsupport@myhippo.com	Quoting, underwriting, and policy support
Agency appointments	agentappointments@hippo.com	Appointments and licensing
Claims support	claims@hippo.com	Claims department

## Consumer support

Name	Contact information	Type of support
Service Team	service@hippo.com	Questions and customer support
Hippo Home	Hippo Home app	Claim filing, maintenance reminders, and policy information

# 03 About Hippo

# About us

**Hippo helps today's homeowners confidently protect and care for their homes.**

Hippo was founded in 2015.

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Hippo is headquartered in San Jose, CA with additional offices in Texas, New Jersey, and Poland.

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Our policies are underwritten by Spinnaker Insurance Company and other carriers rated A- (Excellent) or better by A.M. Best.

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Listed on the New York Stock Exchange (HIPO).

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Our Hippo Home app provides customers with seasonal home maintenance tips and checklists tailored to their home.

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File claims at any time online, by phone, or through our Hippo Home app.

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Discounts are available for new buyers, multi-policy bundles, HOA members, advance quotes, and new home purchases.

# Why Hippo?

## Modern coverage

Hippo modernized home insurance, providing policies with accurate and affordable coverage for the way people use their homes today.

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## Customer focus

Responsible, knowledgeable, and empathetic, Hippo's team is committed to helping today's homeowners protect and care for their homes.




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## Proactive care

Hippo helps our customers be prepared for the unexpected, helping them minimize the stress of caring for their home. Customers can access home wellness checkups, regular maintenance reminders, and updates through satellite imagery to help them proactively protect their property.

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## Key values

-  Expert advice from a dedicated agent
  -  Great coverage across the United States
  -  Streamlined bind and endorsement process
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# Standard coverage

## Guidelines

## Limits

Dwelling limit	Min \$100K; max varies by state \$900K – \$1.25M
Other structures	10% or 20%, can be increased
Personal property (PPRC)	50% required minimum
Loss of use	30%, can be increased
Personal liability	\$100K, \$200K, \$300K, and \$500K
Medical payments	\$1K, \$2K, and \$5K

Roof payment schedule begins at year 5.



# Optional endorsements






Endorsements	Coverage
Water backup	Coverage for water backup and overflow from drains and sewers.
Mortgage payment protection	Pays up to \$1,500 per month, when the home is uninhabitable due to a covered loss, and is in addition to loss of use coverage
Additional replacement cost	Extended Coverage for your home adding 25% or 50% to Cov A (Cov A must be at 100% replacement cost).
Ordinance or law	10% standard limit per occurrence included; can be increased up to 50%.
Service line	Enhanced protection for the gas, water, and sewer connections between your house and the street in case of an accident or wear and tear.
Equipment breakdown	Enhanced coverage to repair or replace anything that uses electric power, such as appliances, HVAC equipment, water heaters, TVs and more

# Preferred 04 customers

# Policyholder

## General appetite

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-  Primary occupancy
-  Responsible homeowners with well-maintained homes
-  Higher insurance scores
-  Minimal to no prior claims
-  Customers who tend to stay in home for multiple years



# Property

## Property is...


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- 🏠 Primary residence
  - Not a rental, flip under renovation, or short-term rental exposure
- 🏠 Actively maintained and in good condition
- 🔥 Roof, plumbing, heating and electrical are newer or updated
- ⚡ Does not have high-risk exposure, like unfenced pools or trampoline hazards without safety measures
- 💧 Limited coastal exposure







# Ineligible customers

-  Unconventional or architecturally unique homes such as:
    - Mobile and manufactured homes
    - Farms
    - Built on water or on stilts


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  -  Vacant or unoccupied homes


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  -  Home under construction



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  -  Long- or short-term rentals (Airbnb, VRBO, etc.)


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  -  Secondary homes


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  -  Home businesses with customer foot traffic
-  Insured has past conviction of arson, fraud, or other insurance related offense


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  -  Skateboard ramps

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  -  More than 2 mortgages

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  -  Dogs with bite history or history of aggression

# 05 FAQs

### **How do customers accept their policy?**



We are paperless. After a policy is submitted, we collect an electronic acceptance of the policy and that's it.

### **What type of policies do you have?**



Our carrier partners, like Spinnaker Insurance Company, offer HO-3 policies. Availability may change per state.

### **What is my binding authority limit?**



This amount varies by state and by product.

### **Are property inspections required?**



Yes. There are various property inspection types, ranging from virtual to in person. Please contact the Agent Support Team for details about your specific state and required inspection.

### **Are pools and trampolines acceptable?**



Yes, pools and trampolines are acceptable - just make sure both are fenced. Trampolines must also be anchored, padded and netted. They are ineligible in a front yard regardless of fencing, anchoring, padding, and netting.

### **Do you accept dogs?**



We accept dogs, but please review the Dog Liability Exclusion form in each state for details on breed restrictions.

### **What billing plans are available?**



Billing plans include Annual, 2 pay, 4 pay and Monthly Pay - with no billing fees.

### **Which payment types are accepted?**



All policies are direct bill and can be set up on recurring credit or debit cards, mortgage bill, or ACH.

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