



# Hippo Privacy Policy

Last Updated: October 2023

This privacy policy applies to Hippo Holdings Inc. and certain of its subsidiaries including Hippo Analytics Inc. (dba Hippo Insurance Services); Hippo Home Services Inc.; YourHaus Inc. (dba Hippo Home Care) (“Hippo Home Care”); and North American Advantage Insurance Services LLC (“NAAIS”) (collectively, “**Hippo**,” “**we**,” “**our**” and “**us**”). This privacy policy applies to information collected through our websites, mobile apps, and API applications, and any of our other online products and services that display or link to this privacy policy, information collected through our call center agents and service representatives, information collected offline, and information obtained from third parties (collectively “**Services**”).

This privacy policy describes the information we collect about you, how we use this information and the choices you have regarding such use, and other important information regarding our privacy practices. If you have any questions or comments about this privacy policy or the ways in which Hippo uses the information we collect about you, please contact us using the information provided in the contact section below.

Please note the Hippo Consumer Privacy Notice applies to information that we collect about individuals who seek, apply for, or obtain our insurance and non-insurance products or services for personal, family or household purposes, whether that information comes through our Services or any other means. The information contained in this privacy policy is not intended to amend, replace, contradict, change, or otherwise affect the policies outlined in the Hippo Consumer Privacy Notice. Please read the Hippo Consumer Privacy Notice for information about your rights with respect to the information collected in connection with seeking, applying for, or obtaining insurance products or services from us. If you are a California consumer, you may find the California Financial Information Privacy Act Notice after our Consumer Privacy Notice.

Before engaging with us, submitting information to us, or buying or using our Services, please review this privacy policy carefully.

You may print or download a pdf version of this privacy policy.

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## **1. We may collect your information when you use our Services, when you apply for products, from third parties, or automatically.**

We may collect information from you in various ways, including the following:

- We collect information you provide us when you use our Services;
- We collect information when you apply for or use our Services;
- We collect information from third parties, such as our service providers, data providers, or partners; and
- We collect information automatically.

## **2. We may collect information you provide us when you use our Services.**

When you use our Services, we may collect the information you provide us, for example, when you:

- Ask a question;

- Email us or modify your account;
- Conduct transactions;
- Apply for Services;
- Request a quote;
- Begin or complete a form;
- Modify your coverage;
- Inquire about the status of a claim;
- Pay your bill;
- Contact customer support;
- Use tools and calculators;
- Respond to a survey;
- Provide feedback or a complaint; or
- Apply for a job.

### 3. We may collect your information when you apply for or use our Services.

We may collect information when you apply for or use our Services, including:

- Name, email address, postal address, or residential property address;
- Driver's license number;
- Account username and password and related security questions;
- Date of birth;
- Your signature, phone number, and family member information;
- Payment card information, financial account information, or insurance policy information;
- Age, gender, marital status, and veteran or military status;
- Payment history, claims history, property information and records;
- Property condition, repairs, and related information;
- Records of Services requested or purchased;
- Lender information, and information necessary to determine discount qualification and eligibility; and
- Other information you provide to us.

Some forms on our Services may require that you provide certain information to submit the form. You may choose not to provide information in those

cases, but this may prevent you from being able to use certain features of our Services, including, for example, our online quoting tool.

#### **4. We may collect your personal information from third parties.**

We may collect personal information about you from third parties. In some instances, we may combine the personal information we collect about you from third parties with personal information we collect from you. For example, we may collect personal information about you from third parties in order for us to provide you with a pre-quote or quote for our Services. We also may obtain personal information about you from consumer reporting agencies or insurance support organizations as well as from commercially available sources such as data aggregators and public databases. Once you obtain insurance, we may obtain personal information about you from third-party providers of products and services, if you use such products or sign up for such services including as part of receiving a discount on your insurance. Depending on your relationship with us, this personal information we collect from third parties may include:

- Name, email address, postal address, or residential property address;
- Information about your property, including its condition;
- Events or circumstances that may impact or have impacted your property;
- Recommended or provided repairs or other services provided to your property;
- Credit-based insurance score reports for you or adults in your household;
- Inspection reports;
- Your traffic and criminal violations information;
- Your claims history with other companies;
- Claims history for adults in your household;
- Information on your buying habits and interests and other publicly observed data (such as from social media);
- Information relating to home checkups or reviews;
- Information about any warranties or service contracts;
- Information pertaining to the activation or maintenance of the activation of a smart home or Internet of Things (“IoT”) device including, but not limited to, monitoring services;
- Information regarding subscriptions to a home maintenance or security service;
- Demographic information;
- Information we obtain when you connect to Hippo through social media; or
- Device identification information about your mobile phone, tablet, or other device.

Additionally, if you purchase insurance through an insurance agent or agency, we may receive personal information from the agent or agency about you, including information listed in Section 3. We may also receive information about you from public databases or third parties from whom we have obtained data, among other sources. We may combine this information with other information we have about you.

We may also use the personal information that we collect from you and about you to draw inferences, such as information regarding your preferences

or habits.

#### 5. We may collect information automatically from your use of our Services.

We may collect information automatically using cookies and similar online technologies or when you use our Services, send us an email, or interact with our emails or advertisements. The information we may collect automatically using these technologies or methods may include:

- Internet protocol address;
- Device and advertising identifier;
- Browser type and language;
- Operating system;
- Date and time stamp;
- Session ID;
- Internet service provider;
- Data regarding network-connected hardware;
- Pages visited;
- Internet protocol address geolocation or other location information;
- Click or touch stream data, movement, scroll, and in some cases, keystroke activity; and
- Third-party sites or services you were using before interacting with our Services.

We use this automatically-collected information to:

- Conduct analyses about our Services;
- Associate the different devices you use;
- Remember your browser or device;
- Remember your preferences and interactions;
- Deliver relevant advertisements or other content;
- Market our Services to you;
- Collect information about our Services; and
- Log activity on our Services.

We may use these technologies for providing our Services, security, authentication, analytics, product or service improvement, advertising, fraud detection, and for other similar purposes.

We may use local storage or similar technologies to store content information or preferences or to display advertising.

## 6. We may use your information to provide you with our Services.

We may use your information in a variety of ways, including to:

- Complete an application on your behalf;
- Generate a quote for you or offer you Services;
- Create, maintain, and customize your account or membership;
- Communicate insurance information to a lender or mortgagor designated by you;
- Verify and supplement your application information;
- Service your policy;
- Intake and process claims;
- Permit our network of third-party providers to provide you with Services including, but not limited to, inspections, repairs, loss control, claims, and Services requested by you;
- Respond to your requests, questions, or comments;
- Fulfill orders;
- Send billing notices to you and your lender, mortgagor, or lender service company;
- Process payments and prevent transactional fraud;
- Communicate with you and others;
- Provide you with customized content, targeted offers, and advertising;
- Provide you with information, newsletters, and promotional materials;
- Promote customer reviews and testimonials in marketing and advertising material;
- Develop new Services;
- Improve our existing Services;
- Address problems and review the usage and operations of our Services or business;
- Improve our Services, content, products, and offerings;
- Protect the security and integrity of our Services and our business, including to detect fraud or illegal activities;
- Enforce our terms of use and other applicable policies;
- Protect and defend our rights and property or the rights of third parties;
- Conduct actuarial or research studies;
- Evaluate usage patterns and advertisement interactions with our Services; and

- As otherwise described to you at the point of collection.

If you provided your information for a job application, we may use that information for human resources, job placement, qualification, or other related purposes.

#### **7. We may retain your information for our business purposes.**

We may retain and use your information in accordance with our records retention schedule, as required or permitted by law, to comply with our legal obligations, to resolve disputes, and to enforce our agreements. We also retain your information as needed to provide Services to you and while you maintain an account with us.

#### **8. We may share your information to provide you with our Services.**

In addition to sharing your information as described at time of collection, we may share your information with the following persons or entities or in the following circumstances, among others:

- When we have your consent or at your direction;
- To perform or provide the Services you requested;
- With a parent, subsidiary, or affiliate entity within the Hippo corporate family, as permitted by law;
- With third parties that play a role in an insurance or other transaction such as insurance companies, payment vendors, inspection companies, loss control companies, claims adjusters and other claims-related companies, contractors, investigators, attorneys and other third parties who provide services relating to your claim or a service that we offer;
- With participating insurance support organizations (information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons), reinsurance companies, and regulators;
- With our authorized agents and brokers who sell or facilitate the sale of our Services;
- With our vendors, as needed to perform their functions for us;
- With third parties to provide you with a product or service, as permitted by law;
- With consumer reporting agencies;
- With legal entities, if required by law, or a regulatory authority or at the request of governmental, law enforcement, or regulatory authorities;
- When we believe such sharing is necessary, such as to protect the rights, property, life, security, or safety of Hippo or others; and
- In the case of a corporate transaction, such as a merger, acquisition, or divestiture.

We may provide you with third-party products and services that may make you eligible for discounts on your insurance, or third-party products or services that may be of interest to you, such as smart home products, IoT device offerings, security monitoring, service contracts, home warranties, services for your home, and home maintenance or loss control or remediation services.

We may share your information with providers of these products and services in order for you to receive the products and services. When we share your information with these providers, Hippo may receive information related to such products and services, including, without limitation, whether you have (a) signed up for a product or service, (b) activated, and maintained the activation of, a smart home or IoT device or other risk mitigation service, or (c) a warranty. The smart home and IoT devices are not Hippo devices and the information collected in connection with your use of such devices or services

received are also governed by the privacy policies of the third-party providers. We encourage you to review these parties' privacy policies for further information.

We may also maintain aggregate data or other deidentified information about you, such as usage statistics, online traffic patterns and user feedback. This aggregated or deidentified information is not personal information. In addition to using this information for the purposes discussed in this privacy statement, we may disclose this aggregated or other deidentified information to third parties without restriction.

#### **9. We may share personal information for marketing purposes.**

For our financial products, we may share your personal information with affiliates for marketing purposes. You may ask us not to share your personal information with our affiliates to market new products to you. For our non-financial products, we may share your information with affiliates, non-affiliates, and our business partners to market new products to you. Please remember that we offer many different products and services. You may not want to opt out if you would like to learn about these products directly from one of these companies. If you choose to opt out of this sharing, please call us at 1-800-747-3214.

#### **10. You can manage your browser cookies.**

Most internet browsers allow you to block, manage, or delete cookies or local storage through the privacy features of your browser. Please refer to the help section of your browser or mobile device for additional information. Your browser may also offer add-ons, plugins, or extensions to manage local storage objects, scripts, or similar technologies mentioned in our privacy policy. Please note that if you block cookies or similar technologies, you may not be able to use the full functionality of our Services. For further information about cookies and similar technologies, including how to manage and delete cookies on your device, you can visit [All About Cookies](#).

#### **11. We may use analytics services provided by others.**

Our Services may use [Google Analytics](#), [Google Audiences](#), [LinkedIn Analytics](#), [Facebook Connect](#), [Heap](#), [Full Story](#), [Fastly](#), [Pingdom](#), [Mixpanel](#), and others for audience measurement and analytics purposes. These analytics services may use cookies or similar technologies to collect information to help us analyze users and how they use our Services. The information collected by these technologies is used to assess how often you visit our Services, what pages you view when you visit our Services and what other websites you visited before coming to our Services. Information generated by these services may be transmitted to and stored by these providers and they may use this information for purposes such as evaluating your use of our Services, compiling statistics reports on the website's activity, and providing other services relating to website activity and other internet usage.

You may review Google's [data privacy practices for Google Analytics](#) and [data privacy practices for Google Tag Manager](#). You may also review Google's [Privacy Policy](#) and [Terms of Service](#) for more information. To opt out of being tracked by Google Analytics, you may download and install the [Google Analytics Opt-out Browser Add-on](#).

We may use [Google reCAPTCHA](#) on our Services, which checks whether our Services are being used by humans or bots. reCAPTCHA analyzes website visitor behavior based on various characteristics, including mouse movements, visit duration, IP address, and other information.

#### **12. We may use advertising services provided by others.**

Our Services may use service providers and partners to serve advertisements on our behalf on our Services and across the internet, and to track and report on the performance of those advertisements. These service providers may include Google Adwords, LinkedIn Ads, TradeDesk, and others. These entities may use cookies or similar technologies to identify your device when you use our Services and interact with our electronic communications and ads, as well as when you visit other online services. Data collected and maintained by such third-party ad providers will be subject to the terms of use and privacy policies of those providers. You may learn more about online interest-based advertising by visiting this [Federal Trade Commission website](#).



### 13. You may opt out of interest-based advertising.

We work with advertising companies to provide you with advertisements that are intended to be in line with your interests. This is often referred to as interest-based advertising. Hippo may use cookies or similar technologies for such advertising. We share this information with our service providers to manage our online advertising.

You may opt out of receiving interest-based advertisements by calling us at 1-800-747-3214. You may also opt out of receiving interest-based advertisements from third-party advertisers and ad networks who are members of the Network Advertising Initiative (NAI) by visiting the [NAI website](#). You may opt out of receiving interest-based advertisements from other companies that perform interest-based advertising services who are members of the Digital Advertising Alliance (DAA) by visiting the [DAA website](#).

The use of your personal information for behavioral advertising purposes may be considered to be a “sale” or “sharing” of personal information under applicable laws. You may opt out that sale or sharing of your personal information by managing your cookies or [using our cookie banner](#).

Please note that when using the ad industry opt-out tools described above, you may need to execute opt-outs for each browser or device that you use. Opting out of interest-based advertising does not mean you will no longer see advertising online, but it does mean that the companies from which you opt out will no longer show ads that have been tailored to your interests. If you use industry opt-out tools, your opt out will only apply to companies who are participating in those industry organization tools.

For your mobile device, you can opt out of online interest-based advertising by using “Limit Ad Tracking,” “Opt out of Ads Personalization,” or a similar feature.

You may continue to see generic or non-targeted advertisements after opting out.

### 14. We do not respond to Do Not Track signals.

Our Services do not currently respond to Do Not Track signals. To learn more about Do Not Track signals, you may visit [the Future of Privacy Forum's website](#) for additional information.

### 15. We may provide links to other companies.

Our Services, other materials, and products may contain references or links to third-party websites and services, including references and links to third parties that accept and process your payments to us. We are not responsible for any third party's data collection or privacy practices, and we have no control over what information third parties track or collect. Any access to and use of such linked websites is not governed by this privacy policy but instead is governed by the privacy policies of those third-party websites. We encourage you to review the privacy policies posted on those third-party websites for further information.

### 16. We may offer usage-based insurance programs.

We may offer various usage-based insurance programs that collect different information from you. We may offer a usage-based insurance program that provides you with the ability to monitor your home either with a sensor that can detect smoke and carbon monoxide alarms, water leaks and motion or through a professional monitoring system that uses multiple devices such as a camera, water and entry sensors, or a smoke detector, while allowing you to earn discounts on your insurance premium. If you participate in these programs, we may gather information using these devices, our smart phone app that you download, or other technology capable of recording the necessary data. We then analyze this information to provide you with our Services and calculate a discount on your insurance premium in accordance with our terms. As part of our usage-based insurance programs, we may collect information about your home, such as number and type of devices and their activation status. We may also collect information about your home or phone with these usage-based insurance programs.

Depending on the particular program, we may gather this information using your monitoring system or mobile app or from the vendor. We may use this information to provide you with personalized feedback, evaluate risk, calculate your insurance premium, or develop or improve Services, in accordance with our terms, or as otherwise permitted by law. We may also use and share this information in accordance with our privacy policy. We will continue to collect this information until you change the permissions relating to its collection on your mobile app or device. In order to stop the collection of this information, you may delete or change the privacy permissions for your mobile app for such product or service, delete the app for such product or service, or remove the device from operation. Please note that turning off or disabling features will affect the services and functionality available to you. Depending on your particular program, we may also cancel your product, service, or insurance coverage as a result of these actions.

We may collect information from and about your smart home device, sensor, or alarm when you sign up for a usage-based insurance program that relies on such telematics information. Depending on the particular program, this may include types, number, make, model, installation date, status, location, and operating condition of sensors, alarms, cameras, or other devices connected to your smart home system. In some cases, this may also include information sent from these sensors, alarms, or other devices.

We may collect information about your use of a smart speaker or smart home device when you access or use our Services via these devices. This information may include your interactions, requests, location information, and other device-related information relating to our Services you access or use through such devices. Please also refer to the specific privacy policy or terms relating to these devices. You may access your personal information or manage the permissions relating to such devices using the privacy settings provided by the manufacturer or service provider for these devices.

We may use and share your information relating to your usage-based insurance or smart home device program consistent with this privacy policy. This information may include your personal information, telematics information, activation information, and other information described in this privacy policy. Hippo's use or sharing of your information may include a variety of purposes, including, without limitation, rating; claims; investigations; event reconstruction; making liability or coverage determinations; research; development; compliance with governmental, regulatory, or law enforcement requests; litigation; and other purposes as permitted or required by applicable law. We may use third-party service providers or partners for these purposes.

#### **17. We may record calls to our call centers and in-house agents.**

We may record or monitor our conversations with you if you call our customer service centers or if our customer service centers or agents call you. We may use these recordings for business records, training, quality assurance, fraud prevention, and other business purposes. We may use your voiceprint for verification or anti-fraud purposes when you call our call centers or in-house agents.

#### **18. You may withdraw consent for sharing.**

As a Hippo customer, you may choose to opt out of the sharing of your personal information. Please refer to the Hippo Consumer Privacy Notice at the end of this policy to do so.

#### **19. You may unsubscribe from our marketing communications.**

If you no longer wish to receive marketing emails and other marketing communications from us, you may unsubscribe at any time by clicking the "unsubscribe" link in the promotional emails sent to you or by contacting us using the information below in the contact section. Please note that even if you opt out of receiving promotional emails from us, we may continue to send you transactional emails.

#### **20. We encourage caution in posting information publicly.**

Our Services may permit you to post or submit content publicly. If you choose to submit content containing personal information to any public area of our Services, your content will be accessible by anyone, including us. We encourage you to exercise caution when making decisions about what you disclose publicly.

### **21. We take measures to protect your personal information.**

We may take reasonable measures designed to secure your personal information. However, we cannot guarantee that your personal information will not be lost, accessed without authorization, disclosed, altered, or destroyed. Any information you provide to us is at your own risk.

### **22. Our Services are not intended for minors.**

Our Services are not intended for children under the age of 13. We do not knowingly collect any personal information from anyone under the age of 13. You must be 18 years of age or older to submit any information to us.

### **23. We provide you with additional disclosures relating to various state privacy laws.**

You may have additional privacy rights that we describe in further detail below.

Various state comprehensive privacy laws give individuals the right to know what personal information is collected about them, including whether it is being sold or disclosed to third parties. These state privacy laws also grant these individuals certain rights and prevent companies from retaliating against consumers for exercising those rights. This notice applies to all activities of Hippo, including those activities that occur online and offline.

The types of personal information we have collected or disclosed in the last twelve (12) months or beyond depend on your relationship with Hippo. If the nature of your relationship with Hippo changes, an additional data privacy notice may apply.

The personal information that Hippo collects about you may include the following categories of personal information:

1. Identifiers, such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, driver's license number, passport number, or other similar identifiers;
2. Personal information described in California Civil Code Section 1798.80(e), such as signature, physical characteristics or description, telephone number, insurance policy number, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information;
3. Characteristics of protected classifications under California or federal law, such as race, gender, physical or mental disability, and religion;
4. Commercial information, such as records of personal property, Services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies;
5. Biometric information, such as your voiceprint when you call our call centers;
6. Internet or other electronic network activity information, such as browsing history, search history, and information regarding a consumer's interaction with an internet website, application, or advertisement;
7. Geolocation data, such as information used to identify your physical location, including geolocation data collected in connection with your use of our Services;
8. Audio, electronic, visual, thermal, olfactory, or similar information;
9. Professional or employment-related information, such as information collected from job applications and resumes;
10. Education information, such as information collected from job applications, transcripts, or resumes;
11. Inferences, such as those drawn from any of the information Hippo collects to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes; and

12. Sensitive personal information, such as driver's license number, passport number, account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account, precise geolocation, racial or ethnic origin, religious beliefs, mental or physical health condition or diagnosis, sex life or sexual orientation, or citizenship or immigration status.

| Types of Personal Information  | Do we collect it? | Categories of Sources  | Purposes of Collection   | Do we disclose it to third parties? | Purposes of Disclosure  | Categories of Third Parties PI Disclosed To   | Do we sell it to third parties? | Purposes of Selling | Do we Share for Behavioral Advertising? | Purposes of Sharing for Behavioral Advertising            | Retention   |
|--|-------------------|--|--|-------------------------------------|---|---|---------------------------------|---------------------|---|---|---|
| Identifiers  | Yes               | You, data brokers, marketing service providers, publicly available databases, government databases, data aggregators, social media networks, credit or consumer reporting companies, affiliates, subsidiaries, agents or other producers, financial service providers, and other service providers | Respond to questions, requests, social media messages, and emails; track applications; provide customer service; market and provide Services to you; set up, manage accounts; conduct website or other surveys; verify your identity; and update our records | Yes                                 | Customer service, account set up, management, or servicing, or data verification services | Service providers that provide us with customer service, account set up, management, or servicing or data verification services | No                              | Not applicable      | Yes                                     | Promotion of our Services and related commercial purposes | Generally 1 year but also subject to data retention schedules |
| Personal information described in California Civil Code Section 1798.80(e) | Yes               | You, data brokers, marketing service providers, publicly available databases, government databases, data aggregators, social media networks, credit or consumer reporting companies, affiliates, subsidiaries, agents or other producers, financial service providers, and other service providers | Respond to questions, requests, social media messages, and emails; track applications; provide customer service; market and provide Services to you; set up, manage accounts; conduct website or other surveys; verify your identity; and update our records | Yes                                 | Customer service, account management, or servicing or data verification services          | Service providers that provide us with customer service, account management, or servicing or data verification services         | No                              | Not applicable      | No                                      | Not applicable  | Generally 1 year but also subject to data retention schedules |

| Types of Personal Information  | Do we collect it? | Categories of Sources  | Purposes of Collection  | Do we disclose it to third parties? | Purposes of Disclosure   | Categories of Third Parties PI Disclosed To   | Do we sell it to third parties? | Purposes of Selling | Do we Share for Behavioral Advertising? | Purposes of Sharing for Behavioral Advertising            | Retention   |
|--|-------------------|--|---|-------------------------------------|--|---|---------------------------------|---------------------|---|---|---|
| Characteristics of protected classifications under California or federal law | Yes               | Directly from you or from service providers, such as credit reporting agencies             | Provide Services to you   | Yes                                 | Provide Services to you  | Entities that provide us with services to provide Services to you   | No                              | Not applicable      | No                                      | Not applicable  | Generally 1 year but also subject to data retention schedules |
| Commercial information   | Yes               | You directly, from your use of our Services, or from credit or consumer reporting agencies | Service your account, including the marketing of Services to you; provide your transactions, personalize the service, send you messages about Services that may be of interest to you, process refund requests, and for fraud and security purposes | Yes                                 | Market products or provide Services to you   | Entities that help us market products or provide Services to you  | No                              | Not applicable      | Yes                                     | Promotion of our Services and related commercial purposes | Generally 1 year but also subject to data retention schedules |
| Biometric information  | Yes               | You directly when you call our call centers  | Detecting security incidents; fraud detection; authentication; protecting against and prosecuting malicious, deceptive, or illegal activity; verifying or maintaining the quality or safety of a service or device or improving a service or device | Yes                                 | To assist in authentication and to service your account  | Service providers that assist in authentication and to service your account   | No                              | Not applicable      | No                                      | Not applicable  | Generally 1 year but also subject to data retention schedules |
| Internet or other electronic network activity information                    | Yes               | You directly or from your use of our Services  | Personalize your experience, recognize your browser or device for repeat visits, remember your preferences and interactions, conduct Services analysis, conduct research and analytics, develop our Services, respond to questions,                 | Yes                                 | Services analysis, conducting research and analytics, developing and logging activity on our Services, collecting information about our Services usage and email | Entities that provide or assist us with Services analysis, conducting research and analytics, developing and logging activity on our Services, collecting | No                              | Not applicable      | Yes                                     | Promotion of our Services and related commercial purposes | Generally 1 year but also subject to data retention schedules |

| Types of Personal Information   | Do we collect it? | Categories of Sources                          | Purposes of Collection  | Do we disclose it to third parties? | Purposes of Disclosure  | Categories of Third Parties PI Disclosed To   | Do we sell it to third parties? | Purposes of Selling | Do we Share for Behavioral Advertising? | Purposes of Sharing for Behavioral Advertising | Retention   |
|---|-------------------|--|---|-------------------------------------|---|---|---------------------------------|---------------------|---|--|---|
|   |                   |  | requests, and emails, provide Services to you, manage and service accounts, recognize visitors' computers and devices, for information security and confidentiality purposes, collect information about usage of our Services and email responses, log activity on our Services, market Services to you, manage our online advertising and the effectiveness of our advertisements, to determine what pages or features are popular, and to determine where our Services could be improved, conduct website and other surveys |                                     | responses, managing our online advertising and the effectiveness of our advertisements, responding to questions, requests, and emails, marketing and providing Services to you, and managing and servicing accounts | information about our Services usage and email responses, managing our online advertising and the effectiveness of our advertisements, responding to questions, requests, and emails, marketing and providing Services to you, and managing and servicing policies and accounts |                                 |                     |   |  |   |
| Geolocation data  | Yes               | Your use of our Services                       | Conduct analysis of our Services, for development, to provide you with geographically relevant information, for other legal purposes, and for the provision of Services   | Yes                                 | Conducting analysis of our Services, developing our Services, and marketing products or providing Services to you   | Entities that assist us with conducting analysis of our Services, developing our Services, and marketing products or providing Services to you  | No                              | Not applicable      | No                                      | Not applicable                                 | Generally 1 year but also subject to data retention schedules |
| Audio, electronic, visual, thermal, olfactory, or similar information | Yes               | When you call our customer service call center | Improve our Services, quality assurance, analytics, or for security purposes  | Yes                                 | Improve customer service, loss prevention, authentication or fraud investigations   | Entities that provide us with services to improve customer service; entities that provide us with loss prevention services; entities that provide authentication or fraud services  | No                              | Not applicable      | No                                      | Not applicable                                 | Generally 1 year but also subject to data retention schedules |

| Types of Personal Information                  | Do we collect it? | Categories of Sources   | Purposes of Collection   | Do we disclose it to third parties? | Purposes of Disclosure  | Categories of Third Parties PI Disclosed To  | Do we sell it to third parties? | Purposes of Selling | Do we Share for Behavioral Advertising? | Purposes of Sharing for Behavioral Advertising            | Retention   |
|--|-------------------|---|--|-------------------------------------|---|--|---------------------------------|---------------------|---|---|---|
| Professional or employment-related information | Yes               | Your job applications or resumes or recruiters  | Establish creditworthiness, and to process job applications and offers or denials of employment  | Yes                                 | Processing job applications and offers or denials of employment   | Entities that help us with processing job applications and offers or denials of employment   | No                              | Not applicable      | No                                      | Not applicable  | Generally 1 year but also subject to data retention schedules |
| Education information                          | Yes               | Job applications, transcripts or resumes or recruiters  | Processing your job application and to verify eligibility for an education discount  | Yes                                 | Human resources, job application, or recruitment purposes   | Entities that provide us with human resources, job application, or recruitment services  | No                              | Not applicable      | No                                      | Not applicable  | Generally 1 year but also subject to data retention schedules |
| Inferences                                     | Yes               | Your use of our Services or from information provided by our service providers  | Market our Services to you, to improve business decisions, analyze customer trends and satisfaction, and offer personalized Services or communications   | Yes                                 | Market Services to you  | Entities that provide us with services to market Services to you   | No                              | Not applicable      | Yes                                     | Promotion of our Services and related commercial purposes | Generally 1 year but also subject to data retention schedules |
| Sensitive personal information                 | Yes               | You, your use of our Services, credit or consumer reporting companies, affiliates, subsidiaries, agents or other producers, or financial or other service providers | Maintain or service accounts, provide customer service, process and provide Services, process payments, verify customer information, verify the quality or safety of a service or product, provide information security, improve, upgrade, or enhance a service or product, conduct Services analysis, provide analytic services, provide storage, collect geolocation information for legal | Yes                                 | Customer service, account management, financial services, quality and safety services, analytics, storage, information verification services, assistance in developing, improving, and providing Services, conducting Services analysis, developing our Services, and marketing our Services to you | Entities that provide or assist us with customer service, account management, financial services, quality and safety services, analytics, storage, information verification services, assistance in developing, improving, and providing Services, conducting analysis of our Services, developing our | No                              | Not applicable      | No                                      | Not applicable  | Generally 1 year but also subject to data retention schedules |



| Types of Personal Information | Do we collect it? | Categories of Sources | Purposes of Collection              | Do we disclose it to third parties? | Purposes of Disclosure | Categories of Third Parties PI Disclosed To | Do we sell it to third parties? | Purposes of Selling | Do we Share for Behavioral Advertising? | Purposes of Sharing for Behavioral Advertising | Retention |
|-------------------------------|-------------------|-----------------------|-------------------------------------|-------------------------------------|------------------------|---|---------------------------------|---------------------|---|--|-----------|
|                               |                   |                       | purposes, or other similar services |                                     |                        | Services, and marketing our Services to you |                                 |                     |   |  |           |

For all categories of personal information, we may collect data directly from you, from third parties, including those to whom you have previously provided data, and from our service providers.

We collect and use personal information for business or commercial purposes. For all categories of personal information, these purposes may include auditing; detecting security incidents; protecting against and prosecuting illegal activity (such as fraud); ensuring the physical safety of individuals; debugging, short-term transient use of personal information; performing services on behalf of Hippo, such as maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing analytic services, providing storage, or providing similar services on behalf of Hippo; providing advertising and marketing services; undertaking internal technological research; verifying or maintaining the quality or safety of a service or device; improving a service or device; monitoring and improving our Services’ functionality; and personalizing your Services experience. We combine the data that we collect in order to provide these functions.

We also collect and use personal information to comply with our legal obligations, resolve disputes, enforce our agreements, and for everyday servicing purposes.

For all categories of personal information, we may disclose your personal information to third parties in the event Hippo is involved in a merger, acquisition, or sale or transfer of all or part of its assets. We may also disclose all categories of personal information with our affiliates and subsidiaries. Hippo may be required to disclose your personal information to law enforcement, regulatory agencies, or litigants based on enforceable requests for this information. We may also need to disclose information based on fraud protection, credit risk reduction, or other legal purposes.

Please note that for all categories of personal information, we may also disclose your personal information to our service providers, partners, or collaborators we work with in the course of our business, agents or other insurance producers, any entity you instruct us to disclose your personal information to, and others.

Hippo retains personal information in accordance with our legal obligations, to defend against claims, or in compliance with our data retention policies and procedures. Also, we may retain your personal information in our backup or archived systems until the retention period of those systems expires.

**24. You may have additional rights under various state privacy laws.**

You may have the following rights with respect to your personal information:

- The right to a notice about our collection, use, disclosure, sale, or sharing of personal information about you. This statement is intended to satisfy this right.
- The right to request access to the personal information, including the specific pieces of personal information that Hippo has about you and personal information about any automated-decision making concerning you made by Hippo.
- The right to request that Hippo correct or amend your personal information.



- The right to request that we delete the personal information we have about you. We may not be required to delete personal information under particular circumstances.
- The right to opt out of the sale or sharing of your personal information. The use of your personal information for behavioral advertising purposes may be considered to be a “sale” or “sharing” of personal information under applicable laws. You may opt out that sale or sharing of your personal information by managing your cookies or [using our cookie banner](#).
- The right to ask us to limit our use of your sensitive personal information.
- The right to obtain a copy of your personal information in an easily understandable and portable format that you may also request be transmitted to another entity.
- The right to appeal Hippo's denial of your request to exercise a right herein.
- The right to opt out with respect to Hippo's use of automated decision-making technology, including profiling.
- The right to be free from retaliation for exercising these rights. We may, however, offer you incentives in return for your data. When you exercise your rights, you may lose access to these incentives, which can include discounts, coupons, or additional services.
- The right to use an authorized agent to submit a request on your behalf.
- The right to request a statement be placed in your file for others accessing your file if you disagree with Hippo's refusal to correct, amend, or delete your personal information with a concise statement of what you think is correct, relevant, or fair information and the reasons you disagree with Hippo's refusal to correct, amend, or delete recorded personal information.

You may call us at 1-800-747-3214 or visit our [portal](#) to exercise your rights.

Hippo will honor all [Global Privacy Control](#) requests in accordance with applicable U.S. law.

Your authorized agent may call us at 1-800-747-3214 to make a request on your behalf. You will be asked to confirm your identity with at least two identification factors, such as a verified email and phone number. If we cannot verify your identity, we will let you know and may deny the request. We must also receive a properly executed authorization form that adequately describes you, your designated agent, and the purpose of the designation. We may deny a request from an agent that does not submit proof that they have been authorized by you to act on your behalf. We may also require that you directly confirm with us that you provided the authorized agent permission to submit the request. The authorized agent must be a natural person or a business entity that is registered with the appropriate state regulatory agency to conduct business in the state they operate and must comply with the requirements of applicable laws.

## **25. Victims of domestic violence may have confidentiality rights.**

New York State Insurance Law § 2612 prohibits insurers from discriminating against victims of domestic violence. This law also provides that if any person covered by an insurance policy delivers to the insurer a valid order of protection against the policyholder or other person covered by the policy, then the insurer is prohibited for the duration of the order from disclosing to the policyholder or other person the address and telephone number of the insured, or of

any person or entity providing covered services to the insured. If a child is a covered person, then the right established by this section may be asserted by the child's parent or guardian.

**Making a request:**

To initiate a confidentiality request as it pertains to an order of protection, please submit a valid order of protection to the below listed address. You may use this [confidential communication request form](#), if you'd like:

Hippo Insurance Services

P.O. Box 909

Austin, TX 78767

Toll Free Line: 1-800-747-3214

If the protected individual is a child, the parent or guardian may make the above request.

**Revoking a request:**

To revoke a confidentiality request, please contact our customer service at 1-800-747-3214.

**26. We are based in the United States.**

If you are visiting our Services from outside the United States, please be aware that we are based in the United States and the information we collect will be transferred to, processed, and stored on our servers in the United States in accordance with this privacy policy and applicable laws. The data protection laws and regulations applicable to your information transferred to the United States may be different from the laws in your country of residence.

**27. We may change this privacy policy.**

We may change this privacy policy from time to time. If we make material changes to this privacy policy, we will post the changes on our Services (or our Services that replace them) and provide you notice prior to the changes becoming effective either through the relevant Services or by some other means, such as email or through your account. Your continued use of our Services after such notice constitutes your consent to the changes. We encourage you to periodically review our privacy policy for the latest information on our privacy practices.

**28. Hippo provides you with a Consumer Privacy Notice.**

If you are a Hippo customer, then Hippo provides you with the Hippo Consumer Privacy Notice below.

**29. Hippo provides you with a California Financial Information Privacy Act Notice.**

If you are a Hippo customer in California, then Hippo provides you with the Hippo California Financial Information Privacy Act Notice below.

**30. You may contact us.**

If you have any questions about this privacy policy or our other information practices, please contact us at [myprivacy@hippo.com](mailto:myprivacy@hippo.com); 1-800-747-3214; or Hippo, P.O. Box 909 Austin, TX 78767.

FACTS

WHAT DOES HIPPO INSURANCE SERVICES DO WITH YOUR PERSONAL INFORMATION?

|       |  |
|-------|--|
| Why?  | Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. Federal and state laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.           |
| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>Name and date of birth</li><li>Property information and property records</li><li>Checking account information and credit-based insurance scores</li></ul> |
| How?  | All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Hippo chooses to share; and whether you can limit this sharing.   |

| Reasons we can share your personal information  | Does Hippo Insurance Services share? | Can you limit this sharing? |
|---|--------------------------------------|-----------------------------|
| <b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                  | No                          |
| <b>For our marketing purposes —</b> to offer our products and services to you   | Yes                                  | No                          |
| <b>For joint marketing with other financial companies</b>   | Yes                                  | No                          |
| <b>For our affiliates’ everyday business purposes —</b> information about your transactions and experiences   | Yes                                  | No                          |
| <b>For our affiliates’ everyday business purposes —</b> information about your creditworthiness   | Yes                                  | Yes                         |
| <b>For our affiliates to market to you</b>  | Yes                                  | Yes                         |
| <b>For nonaffiliates to market to you</b>   | No                                   | We don’t share              |

|                      |   |
|----------------------|---|
| To limit our sharing | <p>Call 1-800-747-3214 – our menu will prompt you through your choices</p> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
|----------------------|---|

|            |                               |
|------------|-------------------------------|
| Questions? | Call toll-free 1-800-747-3214 |
|------------|-------------------------------|

Who we are

|                               |   |
|-------------------------------|---|
| Who is providing this notice? | Hippo Analytics Inc. doing business as Hippo Insurance Services |
|-------------------------------|---|

What we do

|  |   |
|--|---|
| How does Hippo Insurance Services protect my personal information? | To protect your personal information from unauthorized access and use, we maintain physical, electronic, and procedural safeguards that comply with federal and state laws. These measures include computer safeguards and secured files and buildings.   |
| How does Hippo Insurance Services collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"><li>apply for insurance or pay insurance premiums</li><li>provide account information or give us your contact information</li><li>file an insurance claim</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |

|   |   |
|---|---|
| Page 2  |   |
| Why can't I limit all sharing?  | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else?  | Your choices will apply to everyone on your account.  |
| Definitions   |   |
| Affiliates  | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Our affiliates include financial companies such as companies that share the Hippo, Masthead, or Spinnaker brand.</li> </ul>   |
| Nonaffiliates   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Hippo Insurance Services does not share with nonaffiliates so they can market to you.</li> </ul>  |
| Joint marketing   | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Our joint marketing partners include mortgage companies, insurance companies, and companies that provide financial products and services.</li> </ul>   |
| Other Important Information   |   |
| <p>We will also comply with more restrictive state laws to the extent they apply.</p> <p><b>California Residents:</b> We will not share your information with nonaffiliated third parties for their marketing purposes except with your express consent. California residents will also be provided an "Important Privacy Choices" notice explaining their rights under the California Financial Information Privacy Act.</p> <p><b>Nevada Residents:</b> Nevada law allows us to make marketing calls to our existing customers listed on the National Do Not Call Registry. This notice is provided to you pursuant to state law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by calling 1-800-747-3214. If you would like more information about our practices, you may call 1-800-747-3214. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: <a href="mailto:aginfo@ag.nv.gov">aginfo@ag.nv.gov</a>.</p> <p><b>Vermont Residents:</b> We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p> <p><b>AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, or VA Residents.</b> The term "Information" means information we collect in connection with insurance transactions. You have the right to request access to, correction, amendment, and deletion of personal information that we have about you. Please contact us at <a href="mailto:myprivacy@hippo.com">myprivacy@hippo.com</a> or Hippo Insurance Services, PO Box 1265, Hamilton Avenue, Palo Alto, CA 94302 with a notarized letter and include your name, address, and your policy, contract, or account number, and describe the information you wish to access, delete, or correct. We may share your Information with nonaffiliates without your prior authorization as permitted or required by law, such as for purpose of conducting actuarial or research studies that comply with applicable law. We may share your Information with insurance regulatory authorities, law enforcement, consumer reporting agencies, auditors, and as permitted or required by law. Information we obtain from a report prepared by an insurance-support organization may be retained by that insurance-support organization and disclosed to others.</p> |   |

Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information.  
Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your account with us. This includes sending you information about some other products or services.

Your Choices

**Restrict Information Sharing With Companies We Own or Control (Affiliates):** Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

( ☐ ) NO, please do not share personal and financial information with your affiliated companies.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

( ☐ ) NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

To exercise your choices, utilize any of the options below:

- (1)

Call 1-800-747-3214, toll free, and our menu will prompt you through your choices; or
- (2)

Complete the information needed below, sign, and return this form to us (you may want to make a copy for your records):  
- Mail to: PO Box 909, Austin, Texas 78767.

Name:

Account Number(s):

Property Address:

Mailing Address:   
(if different than property address)

Signature:  Date: