



Notice of Information Practices

This Notice of Information Practices describes how Hippo Holdings Inc. and certain of its subsidiaries, including Hippo Analytics Inc. (dba Hippo Insurance Services); YourHaus Inc. (dba Hippo Home Care); Hippo Plus Insurance Services Inc.; Riverhorse Insurance Services, LLC; Masthead Claims Administration Inc.; Spinnaker Insurance Company; Spinnaker Specialty Insurance Company; and Wingsail Insurance Company (“Hippo”) collects, uses, shares, and protects the personal information of Alaska, Arizona, California, Connecticut, Georgia, Illinois, Maine, Massachusetts, Minnesota, Montana, New Mexico, New Jersey, Nevada, North Carolina, North Dakota, Ohio, Oregon, Vermont and Virginia residents in connection with an insurance transaction. We collect this information in connection with issuing contracts, determining costs, handling claims, and other decisions in offering or providing you financial products and services for personal or household use. Hippo is committed to your privacy and security.

Please read this notice carefully to understand what we do with your information.

What personal information does Hippo collect?

We may collect, store, and use personal information about you such as:

- **Identifiers**, such as real name, alias, unique personal identifier, online identifier, IP address, account name, driver's license number, passport number, or similar identifiers;
- **Contact information**, such as postal address, residential property address, email address, or phone number;
- **Demographic information**, such as race, gender, physical or mental disability, age, marital status, veteran or military status, and religion;
- **Information that identifies, relates to, describes, or is capable of being associated with, a particular individual**, such as signature, physical characteristics or description, telephone number, insurance policy number, financial account or payment card information, medical information, or health insurance information;
- **Consumer history information**, such as records of personal property, Services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies;
- **Property information**, such as property condition, claims history, lender information, events affecting your property, recommended or provided repairs or other services, inspection reports, home checkups or reviews, warranties or service contracts, smart home or Internet of Things device information (including monitoring services), and subscriptions to home maintenance or security service;
- **Biometric information**, such as your voiceprint when you call our call centers;
- **Internet or other electronic network activity information**, such as browsing history, search history, and information regarding your interaction with an internet website, application, or advertisement;
- **Geolocation data**, such as information used to identify your physical location, including geolocation data collected in connection with your use of our Services;
- **Audio, electronic, visual, thermal, olfactory, or similar information**; and
- **Inferences**, such as those drawn from any of the information we collect to create a profile about your preferences, characteristics, behavior, attitudes, abilities, and aptitudes.



How does Hippo collect my personal information?

We collect most of the information we need directly from you when you apply to purchase an insurance policy or other product or service or in connection with processing your claims. We may also collect information about you from third parties, such as our service providers, data providers, or business partners; consumer reporting companies, insurance support organizations, data aggregators and public databases; insurance agents or agencies; or other companies in connection with processing claims, combating suspected fraud, or for other operational or compliance purposes. We may collect information from your device or browser through your interactions with our information technology resources. If you participate in usage-based insurance programs, we may gather information through devices, monitoring systems, applications, or other technology under the program.

What does Hippo do with the information?

We use the information we collect about you for business or commercial purposes, such as:

- Issuing and servicing your contract;
- Processing claims;
- Investigating potential fraud;
- Responding to your inquiries; and

Other activities permitted by state and federal law.

When may Hippo share or disclose my information without prior authorization?

In the following circumstances, information collected by Hippo may be disclosed to third parties, such as agents, affiliates, service providers, and others without your specific consent:

- To your agent or account representatives to service your policy.
- To persons who need this information to perform normal business functions for us or to detect or prevent criminal activity or fraud.
- Persons conducting actuarial or research studies on our behalf, subject to certain confidentiality protections and only to the extent permitted by law.
- Another insurance company or an insurance support organization – to perform an insurance transaction, or to detect or prevent criminal activity or fraud in connection with a transaction.
- An insurance regulatory authority.
- Law enforcement or other governmental authority.
- Service providers performing marketing on our behalf, as permitted by law.

We will not share your personal information with non-affiliated third parties (or, in some circumstances, our affiliates) other than our agents or service providers unless you authorize us to share it or the law otherwise permits us to share it. You have the right to authorize or not authorize



this sharing of personal information. Information obtained from a report prepared by insurance support organization may be retained by the organization and disclosed to other persons.

What are my rights in regard to my personal information?

You have the right to access the personal information that we have recorded about you, and to know whom we have shared it with. You also have the right to correct, amend, and delete the information collected about you if it is incorrect. To exercise your rights, please contact us at myprivacy@hippo.com or Hippo Insurance Services, P.O. Box 1466 Portsmouth, NH 03802 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.

If you request that we correct, change, or delete incorrect information we've collected about you, we will check our records and evaluate your request. We may refuse to make such a correction, change or deletion, such as where we believe the information is correct, required to fulfill a legal obligation, necessary to protect our legal interest, or as otherwise required or permitted by law. We will let you know if we agree with your request within thirty (30) days after we receive your written request. As part of a correction request you can also specifically designate any third parties that you think we may have provided with incorrect information about you. If we correct your information as a result of your requests, we will also provide corrected information to any third parties we may have provided incorrect information to in the past two years.

If we refuse to make a change you asked for, we will let you know the reason for our refusal and you can file a concise statement noting what you believe is the correct, relevant or fair information and the reasons you disagree with our refusal. We'll include your statement in our records and anyone who looks at the disputed personal information will also see your statement. From then on, if we disclose your information to another party, we will include your statement. You can also specify the third parties who you think we've provided the disputed information to previously, and we will send a copy of your statement to those who we have provided the disputed personal information to in the past two years. If you are a resident of Massachusetts or Minnesota, you also have the right to request review of our decision by the commissioner of insurance.

These rights do not apply to certain types of information under applicable law, including:

- Information we collect for an actual or anticipated civil or criminal proceeding; and
- Certain types of privileged information when an applicant or policyholder is suspected of fraud, material misrepresentation, or material nondisclosure.

In some states, you may have the right to opt-out of sharing your personal information for joint marketing purposes. For those requests, please call us at 1-800-585-0705 or visit our [Portal](#).

How will I know if Hippo changes these policies?

We reserve the right to modify our information practices at any time, as permitted by law. We will update this policy as necessary to reflect any changes to our practices.