

We are Hippo, the proactive insurance group.

We help today's homeowners confidently protect and care for their homes.

Hippo policies are underwritten by carriers rated A- (Excellent) or better by A.M. Best.

Coverage Limits

- **Dwelling limit:** min 100K; max varies by state 900K - 1.25M
- **Other Structures:** 10% or 20% can be increased
- **Personal Property (PPRC):** 50% or 70% required
- **Loss of Use:** 30% can be increased
- **Personal Liability:** \$100K, \$200K, \$300K & \$500K
- **Medical Payments:** \$1000, \$2000, & \$5000
- **Roof Payment Schedule:** begins at year 5

Percentage levels based off Dwelling Amount

Discounts

Affinity	Eligible Affinity partners can qualify
Home Buyer	Home must be purchased 12 months prior to effective date of policy
Multiple Policies	Policy is written in conjunction with one or more approved Hippo partner products
Hail Resistant Roof	Roof Installation Information & Certification for Reduction in Residential Insurance Premium form required
Early Quote	Determined by the number of days prior to the effective date of the policy
HOA	Applied when dwelling is in a qualifying Homeowners Association

Available discounts may vary by state

Deductibles

Minimum Hurricane and/or Wind/Hail Deductibles up to 3% may be required depending on location

Risks written near the coast and/or wind pool areas may require Wind Exclusion

All Other Perils 1%, \$1,000, \$1,500, \$2,500, \$3,500, \$5,000, \$10,000, \$25,000, \$50,000

Wind/ Hail 1%, 2%, 3%, 4%, 5%, 10% . Excluded in certain coastal counties

Hurricane 0.5%, 1%, 2%, 3%, 4%, 5%, 10% . Excluded in certain coastal counties

Available deductibles may vary by state

Optional Endorsements

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 Coverage 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

Available coverage may vary by state

Documentation

1. Scheduled Personal Property
2. Burglar & Fire Alarm
3. Water leak detection shut off
4. Hail resistant roof

Emailed Terms and Conditions must be accepted within 7 days of effective date

Accepted Payment Methods

- Bank Account (ACH)
- Credit/Debit cards (pre-paid not accepted)
- Mortgage Bill escrow

Payment Plan Options

- Annual, 2 pay, 4 pay, and monthly
- Installment plans require down payment
- No installment fees

Ineligible Risks:

Construction/Condition

- Unconventional or architecturally unique homes such as:
Mobile and manufactured homes, Farms, built on water or on stilts, etc.
- Unfenced in-ground swimming pools
- Risks built before 1945

Roof

- Wood roofs
- Shingle roofs over 15 or 25 years by state
- Tile or metal roofs over 15 or 45 years by state
- Flat roofs over 10 years

Other

- Home businesses with customer foot traffic
- Insured has past conviction of arson, fraud, or other insurance related offense
- Risks with home day care operations on premise
- Skateboard ramps
- More than 2 mortgages

Occupancy/Location

- Vacant Homes - A vacant home is defined as a dwelling which there are no residents or personal property in the dwelling or insufficient personal property in the dwelling to occupy it as a residence
- Unoccupied Homes - An unoccupied dwelling is defined as a dwelling which there are no residents living in the dwelling but sufficient personal property in the dwelling to be occupied as a residence
- Home under the course of construction
- Risks with more than 4 units
- Multiple unit dwellings where the owner is not living in one of the units
- Homes owned by an LLC (Trusts acceptable with completed and approved Trust questionnaire)
- Long-Term or Short-Term Rentals (Airbnb, VRBO, etc)
- Secondary Homes
- PPC > 8
- Risks in wildfire prone areas

Inspections

Certain risks may require a new or renewal inspection to verify condition and eligibility. Any associated costs are included in final premium.

- In most states, homeowners complete a self-guided inspection w/ smartphone; typically takes 30 min.
- Homeowners may be subject to an on-site inspection if they are unable to perform a self-guided inspection.

Animal Liability

Animal Liability Exclusion

Losses arising from certain dogs and/or dogs with a prior bite history are excluded.

Comparative Raters Available

- EZLynx (coming soon)
- bolt (coming soon)

HO-3 State Coverage Detail

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- **Loss of Use:** min 30% can be increased
- **Personal Liability:** \$100K, \$200K, \$300K & \$500K
- **Medical Payments:** \$1K, \$2K, & \$5K
- **Roof Payment Schedule:** begins at year 5

Optional Endorsements

- Water Backup**
Coverage for water backup and overflow from drains and sewers
- Ordinance Or Law**
10% standard limit per occurrence included; can be increased

→ Below coverages are available in all states with uniform limits

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
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Service Line
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Deductibles

All Other Perils 1%, \$1,000, \$1,500, \$2,500, \$3,500, \$5,000, \$10,000, \$25,000, \$50,000

Wind/ Hail 1%, 2%, 3%, 4%, 5%, 10% . Excluded in certain coastal counties

Hurricane 0.5%, 1%, 2%, 3%, 4%, 5%, 10% . Excluded in certain coastal counties

Wind Exclusion Risks written near the coast and/or wind pool areas may require Wind Exclusion

State-by-State Details

AZ	CO	IL	IN	MO	TX	VA
900k	900k	1.25M	1.25M	900k	1.25M	900k
20%	10%	20%	20%	20%	20%	10%

No changes between state coverage offerings for the
minimum or maximum levels of these coverages

Roof Payment Schedule not applicable in VA

AZ	CO	IL	IN	MO	TX	VA
Up to 20k	Up to 50k	Up to 50k	Up to 50k	Up to 50k	Up to 15k	Up to 50k
50% Max	50% Max	50% Max	50% Max	50% Max	50% Max	75% Max

Foundation and Water

Includes coverage for damage to your foundation and wet/dry rot of your home due to water damage caused by seepage or leakage from a plumbing, heating, air conditioning, or automatic fire protective sprinkler system

→ Available in Texas - Coverage options: 10, 15, 20, 25K

Mine Subsidence

Coverage helps protect homes from damage caused by ground movement linked to underground mining activity

→ Available in Indiana and Illinois

AZ	CO	IL	IN	MO	TX	VA
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All states offer fixed-dollar AOP deductibles, with \$50,000 as the maximum option; Texas is the only state that also provides a 1% deductible choice

	AZ	CO	IL	IN	MO	TX	VA
✗	1-3% Min	1-2% Min	1-2% Min	1-3% Min	1-3% Min	1-2% Min	
✗	✗	✗	✗	✗	3-5% Coast	3% Coast	
✗	✗	✗	✗	✗	✓	✗	

HO-3 State Rating Detail

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Discounts

Discount	Qualifying Criteria
Affinity	Eligible Affinity partners can qualify - A full list of Affinity partners will be shared separately
Home Buyer	Home must be purchased 12 months prior to effective date of policy - Discounts vary based on Newly Built and Existing Homes
Multiple Policies	Policy is written in conjunction with one or more approved Hippo partnership products
Hail Resistant Roof	Applied when roofing material meets certain requirements - Roof Installation Information and Certification required - Class of Roof Covering must be specified - Signature of roofing company is provided
Early Quote	- Discounts are maximized when quotes are received 8+ days prior to the effective date - Additional discounts received when quotes are 1-7 days prior to the effective date
HOA	Applied when dwelling is in a qualifying HOA - Must own common property - HOA charges a membership fee - HOA has authority to control and enforce property rights
<i>Available discounts may vary by state</i>	

Discount*	Average Discount	States Not Available
Affinity	5%	All
Home Buyer	10%	All
Multiple Policies	7%	AZ
Hail Resistant Roof	2%	AZ, CO
Early Quote	10%	AZ, CO
HOA	7%	VA

*Discount amounts vary by state and peril

Additional Rating Variables

Protection Devices	- Fire - Fire Alarm, Fire Extinguisher, Smoke Alarm, Full Sprinkler System - Theft - Theft Alarm, Dead Bolts, Guard - Water Prevention - Water Leak Detection, Water Shutoff
Roof Rating	- Roof Condition – measures number of defects located on roof - Tree Overhang – Percentage of roof that tree canopies overhang - Roof Square Footage – measures SQFT of roof - Roof Facet Count - count of distinct roof facets - Roof Type – roofing material. i.e. asphalt shingles, tile, wood shake, etc.
Losses	- Loss Free – Discount applies if a policyholder is loss free for a 3 year period at New Business - Loss Surcharge – insured has one or more losses in last three years greater than \$500 (excluding deductible). Varies by loss type.
Tier Factor	- Insurance Score – Applied to different policy characteristics - Presence of Mortgage - Payment History - Payment History, Pay-On-Time Factor - Loss Experience - Loss history based on 7 year experience period, CAT losses

*Summary is not fully inclusive of all rating variables in rating plan

State Rating Differences

Arizona	Roof Rating Variables, Wildfire Score
Colorado	Roof Rating Variables
Illinois	Roof Rating Variables
Indiana	Roof Rating Variables
Missouri	Roof Rating Variables
Texas	Wind Exclusion, Roof Rating Variables
Virginia	Roof Rating Variables
<i>Examples are not fully comprehensive of full rating plan.</i>	