

Spinnaker Privacy Notice

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Hippo Holdings Inc. and certain of its subsidiaries including Spinnaker Insurance Company; Spinnaker Specialty Insurance Company; Hippo Analytics Inc. (dba Hippo Insurance Services); YourHaus Inc. (dba Hippo Home Care) (“Hippo Home Care”); Hippo Plus Insurance Services Inc.; Riverhorse Insurance Services, LLC; Masthead Claims Administration Inc.; and Wingsail Insurance Company (collectively, “**Hippo**,” “**we**,” “**our**” and “**us**”) respect your privacy and are committed to protecting it. At Hippo, we want you to feel as comfortable as possible when using our Services.

This Privacy Notice describes the personal information we collect about you, how we use this personal information and the choices you have regarding such use, and other important information regarding our privacy practices.

This Privacy Notice applies to personal information collected through:

- our websites, mobile apps, and API applications;
- any other online products and services that display or link to this Privacy Notice;
- our call center agents and service representatives;
- offline interactions, including through live, virtual, or other events;
- cookies and similar technologies (as described below); and
- information obtained from third parties.

Collectively, these are the “**Services**.”

The Services are controlled and operated by us from the United States and are not intended to subject us to the laws and jurisdictions of any state, country, or territory other than those of the United States. This Privacy Notice applies to all Hippo websites and Services.

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 Notice 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.

In addition, we are not responsible for the information collection, use, disclosure, or security policies or practices of other organizations, such as Apple, Google, Meta, Microsoft, or any other app developer, app provider, social media platform provider, operating system provider, wireless service provider, or device manufacturer, including with respect to any personal information you disclose to other organizations through or in connection with our mobile applications or our social media pages.

1. What Personal Information We Collect.

Depending on how you interact with us, our websites and mobile applications, our Services and, in some instances, our business partners, we may collect the following categories of personal information about you:

- Identifiers, such as real name, alias, unique personal identifier, online identifier, Internet Protocol address, account name, driver's license number, passport number, or other 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, bank account number, credit card number, debit card number, or any other financial 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 or circumstances that may have impacted your property, recommended or provided repairs or other services, inspection reports, information about home checkups or reviews, information about warranties or service contracts, information pertaining to the activation or maintenance of a smart home or Internet of Things (“IoT”) device (including monitoring services), and subscriptions to home maintenance or security services;
- 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;
- Professional or employment-related information (including education), such as information collected from job applications, transcripts, and resumes;
- Inferences, such as those drawn from any of the information we collect to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.
- Sensitive Personal Information.

We may collect sensitive personal information in the course of providing our Services, including biometric information, government identification numbers, financial account credentials, precise geolocation, and other categories described in the ‘Additional Information for California Residents’ section below. Unless specifically requested, we ask that you not send us, and you not disclose to us, any sensitive personal information (e.g., information related to racial or ethnic origin, political opinions, religion or other beliefs, health, biometrics or genetic characteristics, criminal background).

2. How We Collect Personal Information

We may collect personal information directly from you through the Services we provide. This may include information you provide us when you ask a question, email us or modify your account, conduct transactions, 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.

We may also collect personal information indirectly from you through the use of our Services. For example, from third parties, such as our service providers, data providers, or business partners. 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. We may obtain personal information about you from third-party providers of products and services if you use such products or services or sign up for such services as part of receiving a discount on insurance you obtain from us. If you purchase insurance through an insurance agent or agency, we may receive personal information from the agent or agency about you. In some instances, we may combine the personal information we collect about you from third parties with personal information we collect from you.

We may collect personal information through your interactions with our information technology resources. When you download, access, or use our Services, send us an email, or interact with our emails or advertisements, we automatically collect certain personal information from your device or browser. This includes information collected through technologies such as cookies, pixels, log files, web beacons, and other storage technologies. For more information, please see the “Cookies and Similar Technologies” section below.

If you participate in usage-based insurance programs, we may gather information using a sensor device or through a professional monitoring system that uses multiple devices, our smart phone app that you download, or other technology capable of recording the necessary data. For more information, please see the “Usage-Based Insurance Programs” section below.

If you submit any personal information of other people to us, you represent that you have the authority to do so and to permit us to use the information in accordance with this Privacy Notice.

3. How We Use Your Personal Information.

We collect and use personal information for legitimate business purposes, which 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;
- providing and administering our Services, such as maintaining or servicing accounts, providing customer service, processing, or fulfilling orders and transactions, verifying your information, processing payments, conducting surveys, research and data analysis, storage, or providing similar services, directly or through our third-party service providers;
- requesting, providing, facilitating, or helping you obtain insurance quotes, products, or services from Hippo or third-party providers, including where you request information about services we are unable to provide to you directly;
- obtaining property, insurance, consumer report, or other information from third parties to verify information, pre-fill forms, evaluate eligibility,

personalize your experience, or provide, facilitate, or improve the Services;

- communicating with you;
- 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 may combine the data that we collect in order to provide these functions.

We also collect and use personal information to:

- comply with our legal and regulatory obligations;
- resolve disputes;
- enforce our agreements; and
- support everyday servicing purposes.

Based on the information we collect, we may also generate additional insights or inferences about you, such as inferences regarding your preferences or habits.

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

Artificial Intelligence. We or our service providers may use artificial intelligence, machine learning, foundation models, and other automated tools (“AI”) to provide, support, improve, and enhance our Services and business operations, including by processing personal information through AI-powered tools for the purposes described in this Privacy Notice. We use these technologies consistent with this Privacy Notice and applicable law.

We may also use your personal information for other purposes if disclosed to you at the time we collect your information.

4. Who We Disclose Your Personal Information To and Why.

We may disclose your information to 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 applicable law;

- With third parties that play a role in an insurance, mortgage, escrow, claim, or other transaction, such as insurance companies, lenders, mortgagees, mortgage servicers, escrow agents, 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 policy, claim, transaction, 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 advertising exchanges and lead generation partners to connect you with third-party providers, including when you request information about services we are unable to provide to you directly;
- With our vendors, as needed to perform their functions;
- With third parties to provide you with a product or service, as permitted by law;
- With consumer reporting agencies;
- With governmental, law enforcement, regulatory, or legal authorities if required by law or legal process;
- 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, divestiture, restructuring, reorganization, dissolution, sale, or transfer of some or all of our assets.

If you participate in usage-based insurance programs, we may share your information with providers of these third-party 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 notices of the third-party providers. We encourage you to review these parties' privacy notices for further information.

We may limit disclosure of your personal information where appropriate. We may also aggregate data or deidentify 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 Notice, we may disclose this aggregated or other deidentified information to third parties without restriction.

5. Additional Information for California Residents Only

California's generally applicable privacy law does not apply to personal information we receive, generate, or obtain in connection with providing financial products or services to you for personal or household uses. For more information on how we collect and use your personal information when providing financial services, please see the "Your Privacy Rights" section below. Other exceptions and limitations may also apply as permitted by law.

The personal information we collect about you includes information within the categories below. These categories are defined by California law and represent the categories of personal information that we have collected about California residents and how they have been shared over the past 12 months. We do not necessarily collect all information listed in a particular category, nor do we collect all categories of information for all individuals.

We have shared information in each of the following categories with our affiliates and service providers for our business purposes within the last 12 months. We may receive requests for information from regulatory authorities, our auditors and/or our legal advisors. If requested by such parties, we share your personal information as appropriate.

Some of the ways we disclose personal information for advertising, analytics, or marketing purposes may be considered a “sale” of personal information or “sharing” of personal information for cross-context behavioral advertising under California law. You may have the right to opt out of such sale or sharing as described below.

| Category | Source | Purpose |
|--|---|---|
| Identifiers , such as real name, alias, postal address, residential property address, date of birth, unique personal identifier, online identifier, Internet Protocol address, email address, account name, driver’s license number, passport number, or other similar identifiers. | 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, complaints, 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; regulatory reporting; and update our records. |
| Other Information About You or 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, date of birth, insurance policy number, credit rating, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. | 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; regulatory reporting; and update our records. |
| Characteristics of protected classifications under California or federal law, such as race, gender, physical or mental disability, marital status, veteran or military status, and religion. | You or from service providers, such as credit reporting agencies. | Provide Services to you. |

| Category | Source | Purpose |
|--|---|---|
| <p>Commercial information, such as records of personal property, property characteristics, property type, roof type, year built, insurance status, Services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p> | <p>You, affiliates, subsidiaries, agents or other producers, insurance support organizations, credit or consumer reporting agencies, governmental or other public entities, publicly available databases, data providers, data aggregators, financial service providers, and other service providers.</p> | <p>Service your account, including marketing Services to you; process your transactions; personalize the Services; send you messages about Services that may be of interest to you; process refund requests; and support fraud prevention, security, and compliance purposes.</p> |
| <p>Biometric information, such as voiceprints or similar voice-based identifiers used for authentication, fraud detection, or security purposes.</p> | <p>You when you call our call centers.</p> | <p>Authenticate callers; detect security incidents; prevent, detect, and investigate fraud or other unlawful activity; protect the security of our Services; and verify or maintain the quality and safety of our Services.</p> |
| <p>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.</p> | <p>You directly or from your use of our Services.</p> | <p>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, 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.</p> |
| <p>Geolocation data, such as information used to identify your physical location, including geolocation data collected in connection with your use of our Services.</p> | <p>Your use of our Services.</p> | <p>Conduct analysis of our Services, for development, to provide you with geographically relevant information, for other legal purposes, and for the provision of Services.</p> |
| <p>Sensory Data, including audio, electronic, visual, thermal, olfactory, or similar information.</p> | <p>When you call our customer service call center.</p> | <p>Improve our Services, quality assurance, analytics, or for security purposes.</p> |
| <p>Professional or employment-related information, such as information collected from job applications and resumes.</p> | <p>Your job applications or resumes or recruiters.</p> | <p>Establish creditworthiness, and to process job applications and offers or denials of employment.</p> |

| Category | Source | Purpose |
|---|---|---|
| Education information , such as information collected from job applications and resumes. | Job applications, transcripts or resumes or recruiters. | Processing your job application and verify eligibility for an education discount. |
| Inferences , such as those drawn from any of the information we collect to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes. | 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. |

We also collect the below categories of sensitive personal information, as defined under California law, to the extent permissible under applicable law. Not all categories are collected for all individuals or in all contexts.

| Category | Source | Purpose |
|---|--|---|
| Social security, driver's license, state identification card, passport number, or other government identification number. | 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; comply with legal and regulatory obligations; provide information security; protect against fraud; and verify or maintain the quality or safety of our Services. |
| 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, to the extent collected. | 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; process payments and transactions; provide customer service; verify customer information; provide information security; protect against fraud or unauthorized activity; and comply with legal and regulatory obligations. |
| Precise geolocation. | Your use of our Services or your device settings, where enabled. | Provide, personalize, secure, and improve the Services; provide location-based features or information; support fraud prevention and security; and comply with legal or regulatory obligations. |
| Racial or ethnic origin, religious or philosophical beliefs, or union membership, to the extent collected. | You, including when you provide this information in connection with a job application or other applicable interaction. | Process job applications; comply with legal, regulatory, reporting, or recordkeeping obligations; and support diversity, equal opportunity, or other legally permitted purposes. |
| Biometric information for the purpose of uniquely identifying a consumer, to the extent collected. | You when you call our call centers or otherwise interact with our Services. | Authenticate callers; detect security incidents; prevent, detect, and investigate fraud or other unlawful activity; protect the security of our Services; and verify or |

| Category | Source | Purpose |
|---|--|---|
| | | maintain the quality and safety of our Services. |
| Personal information collected and analyzed concerning a consumer's health, to the extent collected. | You, claims-related service providers, affiliates, subsidiaries, agents or other producers, or financial or other service providers. | Process and provide Services; support claims, underwriting, servicing, fraud prevention, legal, regulatory, and compliance purposes; provide customer service; and maintain or service accounts |
| Sexual orientation or other personal information concerning a consumer's sex life, to the extent collected. | You, including when you provide this information in connection with a job application, employment relationship, or other applicable interaction. | Process job applications or administer employment-related matters, where applicable; comply with legal, regulatory, reporting, or recordkeeping obligations; and support equal opportunity or other legally permitted purposes. |

We do not use or disclose your sensitive personal information for purposes other than those necessary to provide the products or Services you requested from us, to protect and secure your personal information and our systems, to verify or maintain the quality or safety of our Services, or as otherwise permitted by applicable law.

Some of the ways we disclose personal information for advertising, analytics, or marketing purposes may be considered a “sale” of personal information or “sharing” of personal information for cross-context behavioral advertising under applicable privacy law. You may opt out of such sale or sharing as described in the “Your Privacy Rights” section below. In the preceding 12 months, we may have “sold” or “shared” the following categories of personal information identified in the chart above for advertising, analytics, marketing, measurement, or cross-context behavioral advertising purposes:

- Identifiers;
- Commercial information;
- Internet or other similar network activity; and
- Inferences drawn from other personal information.

We may disclose these categories of information to advertising networks and other advertising, analytics, measurement, technology, and marketing partners that help us market products, deliver targeted advertisements, measure and report on the performance of advertisements, provide customization, auditing, research, and reporting, and support advertising and marketing activities for us and other advertisers.

We do not knowingly provide information that directly identifies you, such as your name and address, to advertising networks when you interact with or view a customized advertisement. However, when you view or interact with an advertisement, the advertiser may make an assumption that you are interested in the subject matter of the advertisement.

For information on Cookies and Similar Technologies and how to opt out or modify your Cookie Settings, please see the sections on “Cookies, Pixel Tags, and Similar Technologies” and “Your Privacy Rights.”

6. Your Privacy Rights.

You may, subject to applicable law, make the following requests. We may choose to extend these rights to you even if we are not required to do so under applicable law.

In general, to the extent we receive, obtain, or generate information about you in connection with providing you with a financial service or product for personal or household use within the United States, your rights with respect to that information are governed by financial and insurance privacy laws, including the Gramm-Leach-Bliley Act (GLBA). For more information about these rights, including your right to opt-out of sharing your information with third parties, please see our GLBA privacy notice at the end of this Privacy Notice.

Privacy Rights under the California Consumer Privacy Act (CCPA)

For residents of California, to the extent we have collected information about you that is not governed by the GLBA, you may have rights with respect to your personal information as described below:

- **Right to Know and Access.** You may request disclosure to you of the following information:
 - The categories and specific pieces of personal information we have collected about you;
 - The categories of sources from which such information is collected;
 - The purpose for collecting such information;
 - The categories of vendors or third parties to whom we have disclosed such information;
 - The categories of personal information we have shared with third parties for a business purpose;
 - The categories of personal information we have shared with a third party for purposes of cross-context behavioral advertising and the categories of third parties with whom the personal information was shared; and
 - Information about certain automated decision-making we made concerning you based on your personal information.

In some instances, you may have 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.

- **Right to Correct.** You may request that we correct inaccuracies in your personal information.
- **Right to Delete.** You may request that we delete some or all of the personal information we have about you.
- **Right to Opt-Out of Sale or Sharing.** You may request to opt out of targeted advertising, including any sale or sharing of your personal information for cross-context behavioral advertising, by using the “Do Not Sell or Share My Personal Information” link in the footer of our website. You may also set your browser or device with an opt-out preference signal, such as Global Privacy Control, to signal your request to opt out. We do not knowingly sell or share the personal information, including sensitive personal information, of minors under 16 years of age.

We do not discriminate or retaliate against you if you choose to exercise these rights, including if you are a job applicant, employee, or independent contractor.

7. Exercising Your Privacy Rights.

You or your authorized agent may exercise your privacy rights using one of the methods listed below:

- Complete a California Individual Rights Form on our [portal](#); or
- Call us at 1-800-585-0705.

Hippo will process all opt-out preference signals, including Global Privacy Control requests, in accordance with applicable U.S. law.

Hippo will verify and respond to your request consistent with applicable law, taking into account the type and sensitivity of the personal information subject to the request. To verify your identity, we may collect information from you, including, to the extent applicable, your name, government identification number, date of birth, contact information, your account information, or answers to security questions. We will match this information against information we have previously collected about you or against information available from consumer reports to verify your identity and to respond to your request. Information collected for verification purposes will only be used for verification.

For deletion requests, you must submit a verifiable request and separately confirm that you want your personal information deleted.

If you would like to appoint an authorized agent to make a request on your behalf, and that agent is not already authorized to access your account in your profile, we require you to verify your identity with us directly before we provide any requested information to your approved agent. 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.

8. Unsubscribe from our marketing communications.

If you no longer wish to receive marketing emails, SMS messages, or other marketing communications from us, you may unsubscribe or opt out 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 Us section contact section. Please note that even if you opt out of receiving promotional communications from us, we may continue to send you transactional, service-related, or legally required communications.

SMS Marketing Information. If you opt in to receive SMS marketing messages from Hippo, we use your mobile phone number and related SMS opt-in records for that SMS marketing program. We do not sell, share, rent, or transfer the Hippo SMS marketing opt-in list, including SMS opt-in records and SMS engagement data associated with that program, to any third party so that the third party may send its own marketing text messages to you. Your SMS opt-in is specific to Hippo.

This section applies only to information collected and used for Hippo’s SMS marketing program. Other personal information you provide or that we collect through the Services may be used and disclosed as described in other sections of this Privacy Notice, including to provide, facilitate, or help you obtain insurance quotes and related services.

You may opt out of SMS marketing at any time by replying STOP to any Hippo marketing text message. Message and data rates may apply. For help, contact us at 1-800-585-0705.

9. Data Retention.

We may retain your personal 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.

In general, we aim to retain personal information only for as long as necessary and only for the reasons we collected it. The criteria used to determine our retention periods include:

- The length of time we have an ongoing relationship with you and provide services to you (for example, for as long as you have an account with us or keep using our services), and the length of time thereafter during which we may have a legitimate need to reference your personal information to address issues that may arise;
- Whether there is a legal obligation to which we are subject (for example, certain laws may require us to keep records of certain transactions for a certain period of time); and
- Whether retention is advisable in light of our legal position (such as applicable statutes of limitations, litigation, or regulatory investigations).

10. How Personal Information is Secured.

We maintain physical, technological, and administrative safeguards to protect your personal information and prevent unauthorized or accidental use, access, or loss. We limit access to personal information about you to those who have a business need for such access. Individuals who process personal information on our business partners' behalf generally may do so only in an authorized manner and are required to keep your information confidential. We have policies in place that regulate how our employees and contractors handle information about you. We limit access to our premises and to our computer networks and take steps to safeguard against unauthorized access to such premises and networks. We have procedures in place to manage any suspected data security incident and will notify you consistent with applicable legal requirements.

11. Cookies, Pixel Tags, and Similar Technologies.

Cookies. When you visit our website(s), we use so-called "cookies" to make our website(s) more user-friendly, effective, and secure. A cookie is a small piece of data sent from a website and stored in a file on your browser. Cookies may capture information about your visit that will help us improve the quality of our service. Cookies allow us to collect information such as browser type, time spent on the Services, pages visited, content you view, click on or share, the clickstream patterns and length of time spent on the websites, as well as searches you conduct, your use of chat or messaging functionality, language preferences, and other traffic data. We and our service providers use the information for security purposes, to facilitate navigation, to display information more effectively, and to personalize your experience. We also gather statistical information about use of the Services in order to continually improve their design and functionality, understand how they are used, and assist us with resolving questions regarding them. Cookies further allow us to select which of our advertisements or offers are most likely to appeal to you and display them while you are on the Website. We may also use cookies or other technologies in online advertising to track responses to our advertisements.

If you do not want information collected through the use of cookies, most browsers allow you to automatically decline cookies or be given the choice of declining or accepting a particular cookie (or cookies) from a particular website. You may also wish to refer to <http://www.allaboutcookies.org/manage-cookies/index.html>. If, however, you do not accept cookies, you may experience some inconvenience in your use of the Services. You also may not receive advertising or other offers from us that are relevant to your interests and needs.

Chat functionality. When you interact with a chatbot, messaging feature, or similar functionality through our Services, we may collect usage information

related to those interactions, such as the content you view, click on, share, or submit through the chat functionality.

Your use of our mobile applications. When you download and use one of our mobile applications, we and our service providers may track and collect app usage data, such as the date and time the app on your device accesses our servers and what information and files have been downloaded to the app based on your device ID.

Pixel tags. Pixel tags (also known as web beacons and clear GIFs) may be used to, among other things, track the actions of users of the Services, measure the success of our marketing campaigns, and compile statistics about usage of the Services and response rates.

Analytics. We use Google Analytics, Amplitude, and other similar analytics tools, which use cookies and similar technologies to collect and analyze information about your use of the Services and report on activities and trends. These services may also collect information regarding the use of other websites, apps, and online resources. With respect to Google Analytics, you can learn about Google's practices by going to <https://policies.google.com/technologies/partner-sites> and exercise the opt-out provided by Google by downloading the Google Analytics opt-out browser add-on, available at <https://tools.google.com/dlpage/gaoptout>. You may also review Google's [Privacy Policy](#) and [Terms of Service](#) for more information.

Invisible reCAPTCHA. We use Google's invisible reCAPTCHA application on our Services in order to protect against spam and other automated abuse.

IP Address. Your IP Address is a number that is automatically assigned to your computer by your Internet Service Provider. An IP Address may be identified and logged automatically in our server log files whenever a user accesses the Services, along with the time of the visit and the pages visited. We use IP addresses for purposes such as calculating usage levels, diagnosing server problems, administering the Services, protecting the security of the Services, and preventing fraud or other misuse. We may also derive your approximate location from your IP address.

Physical Location. We may collect the physical location of your device by, for example, using satellite, cell phone tower, or Wi-Fi signals. We may use your device's physical location to provide you with personalized location-based services and content. We may also share your device's physical location, combined with information about what advertisements you viewed and other information we collect, with our marketing partners to enable them to provide you with more personalized content and to study the effectiveness of advertising campaigns. In some instances, you may be permitted to allow or deny such uses and/or sharing of your device's location, but if you do, we and/or our marketing partners may not be able to provide you with the applicable personalized services and content.

Global Privacy Control and Do Not Track. You may also set your browser or device with an opt out preference signal, such as the Global Privacy Control ("GPC"), to signal your request to opt out of the sale or sharing of personal information. We honor these requests with respect to any personal information connected to the preference signal based on the information made available by the preference signal protocol. We may not be able to tie a browser or device-based preference signal request to all personal information we have about you. We do not currently support the capability to respond to web browser "Do Not Track" signals.

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](#).

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. If you use industry opt-out tools, your opt out will only apply to companies who are participating in those industry organization tools. You may continue to see generic or non-targeted advertisements after opting out.

Ad Partners. 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 Ads, DoubleClick, YouTube, 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 notices of those providers.

12. Usage-Based Insurance Programs.

We may offer usage-based insurance programs that collect information from you. We may offer programs that provide you with the ability to monitor your home with sensors that can detect smoke and carbon monoxide alarms, water leaks, and motion, or through a professional monitoring system that uses multiple devices such as cameras, water and entry sensors, or smoke detectors, while allowing you to earn discounts on your insurance premium. If you participate in these programs, we may gather information using these devices, our mobile app, 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 the number and type of devices and their activation status.

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, 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 Notice. We will continue to collect this information until you change the permissions relating to its collection on your mobile app or device. You may change the privacy permissions for your mobile app, delete the app, or remove the device from operation to stop collection. Please note that turning off or disabling features may 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 type, number, make, model, installation date, status, location, and operating condition of sensors, alarms, cameras, or other devices connected to your smart home system. This may also include information sent from these 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, including your interactions, requests, location information, and other device-related information. Please refer to the applicable 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 Notice. This information may include your personal information, telematics information, activation information, and other information described in this Privacy Notice. 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.

13. Minors and Children.

Our Services are not intended for children under the age of 18. We do not knowingly collect any personal information directly from anyone under the

age of 18. We may collect personal information regarding individuals under 18 years of age from their parents or legal guardians, but only as necessary to provide our products and services.

14. 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.

Spinnaker Group
P.O. Box 240
Portsmouth, NH 03802
Toll Free Line: 1-800-585-0705

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 **1-800-585-0705**.

15. Changes to this Privacy Notice

We may change or update this Notice from time to time. When we do, we will post the revised Privacy Notice on this page with a new "Last Updated" date and notify you of such changes as required by law.

16. Contact Us.

If you have any questions about this Notice or our privacy policies and practices, please contact us at myprivacy@hippo.com; 1-800-585-0705; or Spinnaker Group, P.O. Box 240 Portsmouth, NH 03802.

FACTS WHAT DOES HIPPO DO WITH YOUR PERSONAL INFORMATION?

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| 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? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Name and date of birth ▪ Social Security Number and payment history. ▪ Property information and property records. ▪ Checking account information and credit-based insurance scores. ▪ Insurance claim history and transaction or loss history. | |
| 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 share? | Can you limit this sharing? |
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes — to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes — information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes — information about your creditworthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | No | We don't share |
| To limit our sharing | Call 1-800-585-0705 – our menu will prompt you through your choices. Visit us online: https://www.hippo.com/legal-information . Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 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. However, you can contact us at any time to limit our sharing. | |
| Questions? | Call toll-free 1-800-585-0705 or go to https://www.hippo.com/legal-information | |
| Who we are | | |
| Who is providing this notice? | 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. | |
| What we do | | |
| How does Hippo protect my personal information? | To protect your personal information from unauthorized access and use, we maintain physical, electronic, and administrative safeguards that comply with federal and state laws. These measures include computer safeguards and secured files and buildings. We restrict access to personal information about you to personnel on a “need to know” basis. | |

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| How does Hippo collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ apply for insurance or pay insurance premiums ▪ provide account information or give us your contact information ▪ file an insurance claim <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
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Page 2

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| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <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? | <p>Your choices will apply to everyone on your account.</p> |

Definitions

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| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Our affiliates include financial and nonfinancial companies that operate under or share the Hippo, Hippo Home, Masthead, Spinnaker, or Wingsail brands. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Hippo does not share with nonaffiliates so they can market to you. |
| 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"> ▪ Our joint marketing partners include mortgage companies, insurance companies, and companies that provide financial products and services. |

Other Important Information

Maine Residents: You have the right to obtain access to your recorded personal information in our possession or control, to request correction if you believe the information to be inaccurate, and to add a rebuttal statement to the file if there is a dispute. You have the right to know the reasons for an adverse underwriting decision. Previous adverse underwriting decisions may not be used as the basis for subsequent underwriting decisions unless we make an independent evaluation of the underlying facts. You have the right with very narrow exceptions, not to be subjected to pretext interviews. We may not disclose your personal information with non-affiliated third parties unless you authorize us to, or if permitted by law.

Montana Residents: You have the right to request a list of individuals with whom we have shared any portion of your medical information during the past three years. As part of our underwriting practices, we may obtain information from an insurance support organization. Information obtained in the preparation of these reports may be maintained by the organization and subsequently disclosed to other companies that may use the same service.

Nevada Residents: 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 1-800-585-0705. If you would like more information about our practices, you may call 1-800-585-0705. 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: aginfo@ag.nv.gov.

North Carolina Residents: We may not disclose your Social Security Number unless you authorize us to, or if permitted by law.

Vermont Residents: 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.

AK, AZ, CA, CT, GA, IL, ME, MA, MN, MT, NM, ND, NV, NJ, NC, OH, OR, VT or VA Residents. We may obtain information about you directly from you and from other sources. That information and any other information we collect may in some circumstances be disclosed to third parties, such as agents, affiliates, service providers, and others without your specific

consent. In some cases, we may need your direct authorization before sharing that information. 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. Residents have the right to access, to correct and, in some states, to delete (if incorrect) the information collected about them, except information that relates to a claim or to a civil or criminal proceeding. If you submit a request to exercise these rights, you have the right to a response within 30 days. We may refuse your request where we believe the information is correct, required to fulfill a legal obligation, necessary to protect our legal interests, or as otherwise required or permitted by law. If we refuse your request, you may have the right to file a statement regarding what you believe to be accurate and fair information and why you disagree with our refusal. If you are refused coverage or if your application is postponed, you may also have the right to receive the specific reason in writing. To exercise your rights or if you wish to have a more detailed explanation of our information practices required by your state, please call toll-free 1-800-585-0705 or visit us online: <https://www.hippo.com/legal-information>. You can view our full [Notice of Information Practices](#) online: [here](#).

Additional Rights Under the California Consumer Privacy Act (CCPA)

The California Consumer Privacy Act (CCPA) gives California residents privacy rights with respect to certain personal information we collect. CCPA rights are limited and do not apply to the personal information we have collected from you and about you in connection with providing you with an insurance or financial product or service for personal or household use. To learn how to exercise your rights under the CCPA or if you wish to see a more detailed explanation of your rights, please visit our privacy policy at <https://www.hippo.com/legal-information>.

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 1-800-585-0705, 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: Spinnaker Group, PO Box 240, Portsmouth, New Hampshire 03802.

Name: _____

Account Number(s): _____

Property Address: _____

Mailing Address: _____
(if different than property address)

Signature: _____ Date: _____