



DISCLOSURE OF CERTAIN REQUIREMENTS, FEES, AND EXCLUSIONS

POLICY FEE

As part of underwriting and administering your policy, Hippo Analytics, Inc. DBA Hippo Insurance Services ("Hippo"), charges a policy fee. This policy fee is non-refundable if you cancel your policy or if your policy is cancelled for any reason including, but not limited to, during the underwriting period or if there is a failure to pay premium by the due date.

DISHONORED PAYMENT

If paid by E-check, Credit Charge, ACH or other Non-Cash method of payment, coverage is conditioned upon that payment being honored by the bank or financial institution when first presented.

If your payment is returned unpaid by our bank or financial institution, the policy will be void from inception and will be deemed to have never been in effect.

APPLICANT'S STATEMENT – READ CAREFULLY BEFORE PURCHASING

I hereby apply to Hippo for a policy of insurance as set forth in this application. I understand that the Company is relying on this information in issuing my policy and failure on my part to disclose complete and accurate information may be basis to cancel or void the policy. I understand that a routine inquiry may be made concerning my character, general reputation, person characteristics, and mode of living.

If the insured property is in escrow at the time of this application, coverage becomes effective on the binding date you provided, or the date that escrow closes, whichever is later.

I understand that I have the right to designate one additional person to receive notice of lapse, termination, expiration, nonrenewal, or cancellation for nonpayment of premium. Please contact us if you would like to provide the name and address of an additional person.

ESCROW PAYMENTS NOT RECEIVED

If the premium for your policy is billed through your mortgage company and the premium payment is not received by the specified due date, the policy will be void from inception and will be deemed to have never been in effect.

COSMETIC DAMAGE EXCLUSION

Your policy includes an exclusion for cosmetic damage caused by the peril of windstorm or hail to "Exterior surfacing".

"Exterior surfacing" means the material(s) used to surface the exterior of a building to protect against



exposure to the elements. "Exterior surfacing" includes but is not limited to:

- a. "Roof surfacing"; and
- b. Siding.

Cosmetic damage means:

1. Marring;
2. Pitting; or
3. Other superficial damage;

that alters the appearance of the "exterior surfacing" on buildings covered under Coverage A or B caused by the peril of windstorm or hail, but such damage does not prevent the "exterior surfacing" from continuing to function, either immediately or over time, as a barrier to entrance of the elements to the same extent as it did before the cosmetic damage occurred.

VICIOUS DOGS AND DOGS WITH PRIOR BITE HISTORY LIABILITY EXCLUSION

Where applicable, your policy includes an exclusion for vicious dogs and dogs with prior bite history. Please read your policy carefully.

EXCLUSION

We do not cover;

Any "bodily injury" or "property damage" caused by a "vicious dog" or "dog with prior bite history," occurring at an "insured location" or any other location. This exclusion applies regardless of the cause of the loss, whether other causes of the loss acted concurrently or in or in any sequence with the excluded event to produce the loss, and regardless whether the claim against an "insured person" arises out of;

- a. the ownership, custody or care of the dog by the "insured person", or by any other person whether or not that person is a resident, or tenant at the "insured location";
- b. negligent supervision by an "insured person" of any person or animal;
- c. premises liability for allowing a dog on any premises; or
- d. any liability statutorily imposed on any "insured person".

This exclusion shall apply to this policy or any continuation, renewal, or replacement of this policy by the "insured", or the reinstatement of any lapse thereof.

DEFINITIONS

With respect to this exclusion, the following words and phrases are defined as follows:

1. "Vicious dogs" means a dog or dogs with ancestry properly classified as any of the following breeds of dogs:
 - a. Akita
 - b. Cane Corsos
 - c. Chow
 - d. Doberman
 - e. Pit Bull or Pit Bull mix including the American Pit Bull Terrier and Staffordshire Bull



- Terrier
 - f. Presa Canario
 - g. Rottweiler
 - h. Wolf Hybrid or Wolf Dog
 - i. Husky
 - j. German Shephard
 - k. Alaskan Malamute
 - l. Great Dane
2. “Dogs with prior bite history” means any dog that has caused “bodily injury”, whether or not covered by insurance, on one or more occasions prior to the date of the loss for which coverage is sought.

COMPLIMENTARY RISK MITIGATION ASSESSMENT

You agree to allow Hippo and its partners to conduct, at its own expense, periodic risk mitigation assessments of home systems including, but not limited to:

- a. Electrical
- b. Plumbing
- c. Heating, Ventilation, and Air Conditioning (HVAC)
- d. Dryer Vents Cleaning

Failure to permit risk mitigation assessments to be conducted may result in policy cancellation or non-renewal.

Risk mitigation assessments of home systems are administered by Cinch Home Services, Inc. and will be conducted at a time mutually agreed upon between the Hippo+ representative and you.

CONSUMER REPORTS AND PROPERTY INSPECTION

I understand Hippo routinely requests consumer reports on applicants. I understand the consumer reports will be used as an underwriting tool in order to establish my eligibility for insurance coverage.

I understand, agree and allow Hippo to inspect the insured location when needed. If a discrepancy is found during the inspection from information provided in this application, or any new information is discovered not identified in this application, I give Hippo the authority to adjust the policy or to take any necessary underwriting action, including cancellation or non-renewal. Further, I understand that this may cause a change in premium.

**CALIFORNIA RESIDENTS:
FOR YOUR PROTECTION, CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.**

Signed Electronically: <insured name>

Date: <date>