



ELECTRONIC TRANSACTIONS AGREEMENT

To streamline how you do business with Hippo Insurance Services, any of its subsidiaries, affiliates, and agents, and the insurance company that writes or issues your policy(ies), We provide Our Online Service and Communications electronically subject to your affirmative consent pursuant to this Electronic Transactions Agreement.

DEFINITIONS

- **"Agreement"** means this Electronic Transactions Agreement.
- **"Communications"** means all records and information that We provide to you including, but not limited to, any that We are required to provide to you by law or as necessary or appropriate to administer your contract. These communications include, but are not limited to, your enrollment or application, supplemental applications, or requests for coverage, declarations page, policy, certificate, terms and conditions, responses to claims, transaction history, privacy policies, periodic billing statements, amendments, services, notices and disclosures about changes in the terms of your contract or policy(ies), whether conducted online or through a licensed insurance agent or otherwise.
- **"Online Service"** means Our website, customer portal, agent portal, and mobile applications, and associated links, services and Communications available through the website and mobile apps.
- **"We," "Us," and "Our"** means Hippo Insurance Services, or any of its subsidiaries, affiliates, and agents, and any insurance company that writes or issues your policy(ies), including Spinnaker Insurance Company.

YOUR AGREEMENT

We are required by law to provide certain disclosures to you regarding electronic transactions. In addition, We need your consent to enter into this and future transactions electronically and before We can deliver, or authorize the delivery of, certain documents to you electronically. Your consent to this Agreement is voluntary. Depending on your State's laws, if you have purchased our products directly through a website or online portal, and We deliver the product(s) to you electronically, your consent to have all future Communications delivered to you electronically is presumed until and unless you withdraw your consent pursuant to this Agreement. We may revise this Agreement in accordance with applicable law and the modified terms will apply to your policy(ies), claims transactions, and any other transactions with Us, unless you withdraw your consent to this Agreement. Please read this Agreement carefully before giving consent.

By electronically signing this Agreement, you agree that:

1. You have read, understand, and agree to be legally bound by the Agreement, and consent





to receive all Communications from Us electronically according to the process described in this Agreement, unless and until you withdraw your consent in the manner described in this Agreement;

2. Your use of a mouse or other device to select an item, button, icon or similar act, or to agree, acknowledge, consent, opt-in, or certify to this consent constitutes your signature, acceptance, and agreement as if manually signed by you in writing;
3. Your electronic signature is the legal equivalent of your handwritten signature and no certification authority or other third-party verification is necessary to validate your electronic signature;
4. You are able to access and read this Agreement and Communications electronically;
5. You are able to receive and read email messages sent to your email address of record;
6. You are able to print or otherwise keep this Agreement and Communications for your own records;
7. Your electronic device meets the system requirements necessary to print, store and receive documents electronically; and
8. Certain documents to be delivered electronically will contain confidential information, information regarding your personal financial matters, and other personally identifiable information, and consent to the delivery these documents and information by electronic means.

Please note that cancellation and nonrenewal notices regarding your policy will be mailed to you even if you enter into this Agreement.

ELECTRONIC TRANSACTIONS

SCOPE OF COMMUNICATIONS TO BE PROVIDED IN ELECTRONIC FORM

We may provide you with any Communication in electronic format. We will not send you a paper copy of Communications unless (i) you request it, (ii) We deem it appropriate to do so, (iii) you withdraw your consent as described below, or (iv) We are required by law to send paper copies of documents. Please note that cancellation and nonrenewal notices regarding your policy will be mailed to you even if you enter into this Agreement.

You further acknowledge that We may authorize an agent to deliver certain Communications to you on Our behalf and perform other services to help facilitate the delivery of Communications to you. You agree that electronic delivery of Communications to you, rather than paper copies, does not affect the validity, legal effect or enforceability of these Communications, and you hereby waive applicable legal mailing periods to the extent permissible by law. You agree to the scope of Communications to be provided in electronic form.



METHOD OF PROVIDING COMMUNICATIONS TO YOU IN ELECTRONIC FORM

All Communications that We provide to you in electronic form will be provided by one or more of the following methods (to the extent permissible by law): (1) via email; (2) by access to a secure website that We will generally designate in advance for such purpose; or (3) via text message or multimedia messaging service. With respect to text message and multimedia messaging service Communications, your carrier may charge you a fee for receiving the message. We will provide Communications in writing if required by law to do so. You agree to accept Communications via one of the three methods noted above.

HOW TO WITHDRAW CONSENT

You may withdraw your consent to receive Communications that We provide to you in electronic form by calling Us at 1-800-585-0705, emailing Us at myprivacy@hippo.com, or writing Us at Hippo Insurance Services, Attn: Legal, P.O. Box 909, Austin, Texas 78767. At Our option, We may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications. If We receive notice that your email address is invalid, We may contact you via US mail to send you the Communication(s) that was sent to the invalid email address and to confirm your email address. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after We have a reasonable period of time to process your withdrawal. Withdrawal of your consent to conduct business electronically does not affect the legal enforceability of any of your contracts including, but not limited to, those that were signed electronically.

HOW TO UPDATE YOUR RECORDS

It is your responsibility to provide Us with a current, accurate, and complete email address, contact information, and other information related to this Agreement and your contract, and to maintain and update promptly any changes to this information. You can update your information by calling Us at 1-800-585-0705, emailing Us at myprivacy@hippo.com, or writing Us at Hippo Insurance Services, Attn: Legal, P.O. Box 909 Austin, Texas 75767. Please do not send confidential information to Us via unencrypted email, as We cannot guarantee that the transmission will be secure.

Where permitted by law, if Hippo sends you an electronic Communication but you do not receive it because your email address is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, We will nonetheless be deemed to have timely provided the Communication to you.

If you do not log into your Hippo account during a 12-month period or if we have reason to believe your email address is no longer valid, We will attempt to contact you by US mail to ensure that Our records contain accurate information.



HARDWARE AND SOFTWARE REQUIREMENTS

In order to access, view and retain electronic Communications from Us, you must have:

- ❑ An up-to-date Internet browser to access your Communications;
- ❑ Electronic storage capacity to retain Communications or a printer to print them;
- ❑ A valid email account and software to access it;
- ❑ Added the domain myhippo.com and hippo.com to your email account's list of safe senders;
- ❑ Software that enables you to view files in Portable Document Format ("PDF");
- ❑ An up-to-date electronic device (such as a computer, smartphone, or tablet) suitable for connecting to the Internet, checking your email, and opening or printing PDF documents.

Please note that We may provide you with changes to these hardware and software requirements in accordance with applicable law.

REQUESTING PAPER COPIES

You may obtain a paper copy of an electronic Communication by printing it yourself or by requesting that We provide one to you. You may request a paper copy by calling Us at 1-800-585-0705, emailing Us at myprivacy@hippo.com, or writing Us at Hippo Insurance Services, Attn: Legal, P.O. Box 909 Austin, Texas 75767. Where permitted by applicable law, We may charge you a reasonable service fee for any paper copy We provide you at your request.

Requesting a paper copy of an electronic Communication does not withdraw your consent to this Agreement nor change your election to continue to receive Communications electronically.

STATE SPECIFIC NOTICES

California Policyholders:

We will provide annually one free printed copy of any electronic record described herein, including Communications, upon your request.

Georgia Policyholders:

I AGREE TO RECEIVE ALL MAILINGS AND COMMUNICATIONS ELECTRONICALLY. SUCH ELECTRONIC MAILING OR COMMUNICATIONS MAY EVEN INCLUDE CANCELLATION OR NONRENEWAL NOTICES.

Kentucky Policyholders:

The policyholder who elects to allow for their policy, notices and communications to be sent to the electronic mail address provided by the policyholder should be aware that the election operates as consent by the policyholder for all notices to be sent electronically, including notice of nonrenewal and cancellation. Therefore, the policyholder should be diligent in updating the



electronic mail address provided to the insurer in the event that the address should change.

Tennessee Policyholders:

The policyholder electing to allow for notices and communications to be sent to the electronic mail address provided by the policyholder should be aware that the insurer rightfully considers this election to be consent by the policyholder that all notices may be sent electronically, including notice of nonrenewal and notice of cancellation. Therefore, the policyholder should be diligent in updating the electronic mail address provided to the insurer in the event that the address should change.

Your email address for electronic transactions is: <customer email address>

Signed electronically: <insured name> Date: <date>

