Important Legal Notices

ALABAMA

Alabama Policyholder Bill of Rights

The following shall serve as the minimum standards to be followed by the Alabama Department of Insurance in exercising the department's powers and duties in regulating insurance companies pursuant to Title 27, Chapter 12, Code of Alabama 1975. The Department of Insurance and insurance companies shall post this list or an electronic link of this list on their respective websites. These standards include the following:

(1) Policyholders shall have the right to competitive pricing practices of insurers as prescribed by applicable federal or state insurance law and regulation.

(2) Policyholders shall have the right to insurance advertising and sales approaches that provide representative information on the policy in accordance with Title 27, Chapter 12, Code of Alabama 1975.

(3) Policyholders shall have the right to assurance that the insurance market in general and their insurance company in particular are financially stable as provided in Section 27-12-7, Code of Alabama 1975.

(4) Policyholders shall have the right to receive service from licensed producers in accordance with Title 27, Chapter 7, Code of Alabama 1975, and to request the license status of an insurance company or producer.

(5) Policyholders shall have the right to a policy as prescribed in Title 27, Chapter 14, Code of Alabama 1975, to receive a complete policy, and to request a duplicate or replacement policy, if needed.

(6) Policyholders shall have the right to receive in writing from their insurance company the reason for any cancellation of coverage and a minimum number of days' notice of cancellation of coverage, subject to applicable federal or state insurance law and regulation.

(7) Policyholders shall have the right to cancel their policy and receive a refund of any unearned premium. If a policy was funded by a premium finance company, the unearned

premium will be returned to the premium finance company to pay toward the policyholder's financing loan.

(8) Policyholders shall have the right to a written notification, at renewal, describing changes in their insurance contract language that are applicable to the renewal period.

(9) Policyholders shall have the right, in the event of a claim, to reject any settlement amount offered by the insurance company.

(10) Policyholders shall have the right to select their licensed contractor or vendor to repair, replace, or rebuild damaged property covered by the insurance policy.

(11) Policyholders shall have the right to file a written complaint against any insurance company with the Department of Insurance and to have that complaint reviewed by the Department of Insurance.

(12) Policyholders shall have the right to file a written complaint against any insurance producer with the Department of Insurance and to have that complaint reviewed by the Department of Insurance.

Colorado

Colorado Wildfire, Mitigation and Appeals

Mitigation Discounts

Mitigation discounts for property-specific or community-level mitigation actions are not currently available in Colorado.

Mitigation Actions that May Improve your Eligibility

Property Specific Mitigation Action means science-based mitigation actions. These mitigation actions may include:

- Clearing of vegetation and debris from under decks
- Clearing of vegetation, debris, mulch, stored combustible materials, and any and all movable combustible objects from within five (5) feet of the structure
- Incorporation of only noncombustible materials into property improvements, including fences and gates, which are situated within five (5) feet of the structure
- Removal or absence of combustible structures, including sheds and other outbuildings, from the area within thirty (30) feet of the structure
- Class A fire rated roof
- Enclosed eaves
- Ember resistant vents
- Multipane windows, including dual pane windows, or functional shutters which when closed cover the entire window and do not have openings
- At least six (6) inches of noncombustible vertical clearance at the bottom of the exterior surface of the building, measured from the ground up
- Verified with a IBHS Wildfire Prepared Home Plus (Enhanced) designation, or a similar recognized certification

Appeals Process

If you disagree with the assignment of the wildfire risk score, we have for your property, you have the right to appeal. We will confirm receipt of your request within 10 days and provide a decision within 30 days.

How to Submit an Appeal

To submit a request, contact your agent or company representative with sufficient evidence such as photos, receipts, or certifications; documentation can be emailed to underwriting@hippo.com.

FLORIDA

Hurricane Mitigation Discounts Available to Policyholders.

Hippo offers a premium credit on some policies that include coverage for Windstorm or Hail. By installing mitigation features, you may be eligible to receive a reduction in your Windstorm premium, reduce your out-of-pocket expenses, such as your hurricane deductible, and minimize the damage to your home from a catastrophic event. These discounts apply only to the Windstorm coverage of your policy. Supporting documentation that substantiates the existence of loss mitigation features is required in order to receive the credits.

For homes built prior to the 2001 Building Codes, the discounts are based on the following:

1. Roof Covering
2. Roof Deck Attachment
3. Roof to Wall Connections
4. Roof Shape
5. Secondary Water Resistance (Barrier)
6. Shutters

For homes built in compliance with the 2001 building code or later, the discounts are based on the following:

1. Roof Shape
2. Shutters

Please refer to the Uniform Mitigation Verification Inspection Form for more information on how to receive the credits or email us at support@hippo.com.