



Quoted Effective Date: 10/02/2021
Quote Is Valid Through: 10/24/2021

Your Hippo Quote

Policy Type: HO3 – Homeowners Insurance
Insurance Company: Spinnaker Insurance Company
For: John Doe Dmx
Address: 951 Cady Mall, Tempe, Arizona 85281

Annual Premium Quote:

\$767

(Or \$63.92 Monthly)

Here's your personalized Hippo Insurance quote and coverage overview. We pride ourselves on tailoring coverage to our client's specific needs. So, if you'd like to make any changes or have questions about what level of coverage you may need, please get in touch with one of our licenced representatives at support@myhippo.com.

Please note that your final quote could slightly increase or decrease based on the applicant's age, selected discounts and more.

Coverage	Hippo Policy
Home Coverage (also known as Coverage A) – used to rebuild your home in the event of complete damage.	\$220,000
Extended Replacement Cost – additional coverage toward rebuilding your house if the cost of doing so is higher than normal market prices.	25% of Coverage A
Other Structures on Property (also known as Coverage B) – used to rebuild other structures on your property, such as a detached garage.	\$44,000
Coverage for Personal Belongings (also known as Coverage C).	\$110,000
Replacement Cost of Personal Belongings – The best coverage for your personal belongings, based on what it would cost to replace them today, and not their "depreciated value".	Not Included





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Loss of Use (also known as Coverage D) – covers living expenses while your home is being repaired.	\$66,000
Coverage for Liability (also known as Coverage E) – covers bodily injury sustained by others, for which you or your family are responsible.	\$100,000 (each occurrence)
Medical Payments – Covers medical expenses for a person if caused on your property.	\$1,000 (each person)
Roof Surface Coverage - In the event of damage, your roof may either be insured for its Actual Cash Value (depreciated value based on its age) or its Replacement Cost (the cost of repairing or replacing it today) determined based on the roof's age and materials.	Actual Cash Value
Ordinance Coverage - Protects you if part of your house needs to be rebuilt, but ordinance changes have increased costs.	10% Of Coverage A
Deductible - This is the amount of money you'll be required to pay out of pocket for an eligible claim before your insurance plan starts to pay.	\$1,500

In addition, your personalized Hippo policy includes the following coverages which are not included in most or any other home insurance policies:

- **Water Backup (incl. Sump Pump)** - Covers damages caused by the backup and overflow of water from drains or sewers up to \$5,000.
- **Computers** – Laptop & desktop computers and related storage devices covered up to \$8,000.
- **Home Office** – Covers home office equipment such as computers and printers for up to Not Included.
- **Equipment Breakdown** – Covers the cost of repair or replacement for pretty much everything in your home that uses electric power, in the event of electrical or mechanical breakdown. This includes your washer & dryer, HVAC equipment, kitchen appliances, water heaters, and even personal electronics like





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computers & TVs. This coverage protects up to \$100,000 and the deductible is only \$500, which is less than the standard deductible for other types of claims.

- **Service Line** – Covers up to \$10,000 (subject to a \$500 deductible) for excavation, repair, and damaged property costs in the case of a problem with the service lines (electric, sewer, etc.) running from your home to the street, whether caused by an accident or wear and tear.

Your quote also includes the following discounts: Loss Free, Fire Extinguisher, Full Sprinkler System, Smoke Alarm, Deadbolt, Paperless, No Mortgage Discount, Homeowners Association.

To learn more about Hippo's superior home insurance, or to complete the purchase of your policy, please [click here](#) or call us at 1-877-838-8866. We will also be glad to help cancel an existing policy and obtain a refund. Hippo Insurance Services is licensed in the state of Arizona. License #: 1800015889.

The Hippo team

Please note the following disclaimers:

The premium estimates and coverage limits outlined are based upon the accuracy of the information you provided and may not include all the coverages available. Actual coverage is subject to the terms, conditions, and limitations of the insurance policy as issued.

This Quote does not constitute a confirmation of coverage or a binder of insurance. The premium amounts, coverage, and coverage availability can change until the policy is purchased. For additional information regarding the Quote, please contact me at the phone number listed above.

