Home Inspector Pro Privacy Policy

Last Updated: January 6, 2023

### Overview

This Privacy Policy describes how Home Inspector Pro Software Inc. ("HIP" or "we") collects, uses, and shares personal information. This Privacy Policy applies to personal information we collect when you access or use our websites, mobile applications, telephone services, or other platforms or properties (the "Properties"), use our purchase products or services (individually and collectively with the Properties, the "Services"), subscribe to our marketing programs, or otherwise interact with us. This Privacy Policy also applies to personal information we collect from other sources, including our parent company, Porch.com, Inc., Porch's parent company, and affiliate companies (each, a "Porch Group Company") and the third-party providers or other inspection-related products and services arranged through the Services ("Service Providers").

By "personal information," we mean information that uniquely identifies an individual, such as your name, or email address. If information is de-linked or de-identified, we do not consider it to be personal information. For example, a postal address would not be personal information if it were included in a list of addresses without names or other unique identifiers. Business information (such as the name of a business or the business address or phone number) is not personal information.

References to HIP also include companies providing services to HIP, the Porch Group Companies, and our business partners, to the extent that such parties are collecting, using, or sharing personal information for or on our behalf. This Privacy Policy applies to information collected by those companies only when they provide it to us.

We may change this Privacy Policy from time to time. If we make changes, we will notify you by posting the updated Privacy Policy on our website and updating the effective date at the top of this Privacy Policy. In some cases, we may provide you with additional notice (such as adding a statement to our website's homepage or sending you a notification). We encourage you to review this Privacy Policy regularly to stay informed about our information practices and the choices available to you.

If you do not agree with the terms of this Privacy Policy, please do not continue using the Services.

# **Information We Collect**

### Information You Give to Us

We collect information you provide directly to us. For example, we collect your name, email address, address, contact phone number, subscription-related information, tokenized credit card information, and other information when you register for an account; make a purchase; provide reviews or feedback or respond to surveys; request customer support; subscribe to or participate in our promotional marketing programs; communicate with us on social media; or otherwise upload, link or provide content that includes personal information. We collect information about your customers in connection with the services you provide to them through our Properties.

# **Information We Collect Automatically**

When you access or use the Services or when we send you emails, we and our advertisers may use tracking technologies to automatically collect information about you. Please see our <u>Cookie Policy</u> to learn more about these technologies, how we use them, and how to manage or disable them. Automatically collected information may be associated with your unique browser, device identifier, or Internet protocol (IP) address, but we do not consider it to be personal information unless it is linked to your unique identifier(s).

## Automatically collected information includes:

- Log Information and Analytics. We log information such as IP address, time zone, access times, operating system, browser type and language, Internet service provider (ISP), and the web page you visited before navigating to our Services. We collect information about your use of our Services, such as clicks, scrolls, features accessed, access time and frequency, errors generated, performance data, storage utilized, user settings and configurations.
- · Usage and Session Information. We collect usage information, such as how many visitors visit a specific page, how long they stay, which links they click on, and how, when and how often they order particular services, and session information, such as mouse actions, pages visited, screen actions and other interaction patterns.
- Device Information. We collect information about the computer or mobile device you use to access our Services, including the hardware model, operating system and version, unique device identifiers, and mobile network information.
- · Location Data. If you are using mobile Services, we may collect location data directly from your mobile device if your device allows us to do so. In addition, your IP address may provide an approximate geo-location.
- · Transaction Information. When you purchase a product or service through us, we collect information about the transaction, such as the date and location of the purchase.
- Emails. When you receive emails from us, we collect information about whether and when you opened the email, whether you clicked on the images and links in the email, and whether your computer or mobile device is capable of receiving HTML-based email.

## Information Collected from Calls

When you call us, when we call you, or when we are connected on a call, we may monitor those calls for quality assurance and customer satisfaction purposes.

## Information We Collect from Porch Group Companies and Third Parties

The Porch Group Companies provide us with information they collect from their customers and business partners. For example, a Porch Group Company may share customer information with HIP to enable a feature such as RecallCheck from another Porch Group Company.

We may also obtain information from other sources, such as companies who partner with us to offer discounts, promotions, or Porch services to their customers or users.

When you interact or engage with us on social media sites such as Facebook through posts, comments, questions and other interactions, we may collect such publicly available information, including profile information, to allow us to connect with you, or better understand user reactions and issues. Once collected, this information may remain with us even if you delete it from the social media site(s).

## **Aggregate and Anonymized Information**

We may also aggregate (group) or de-link/de-identify (anonymize) information. Aggregated, anonymized data is not personal information subject to this Privacy Policy, and we may use it to analyze usage of the Services or for any other purpose. We may also share aggregated and/or anonymized information with Porch Group Companies and our and their business partners. For example, based on the information we have obtained from and about individuals, we may compile information about a list of addresses that we believe are associated with an individual moving to a new address and provide that information to the Porch Group Companies or our business partners.

## Categories of Personal Information Collected

In the last 12 months, HIP has collected the following categories of personal information from the categories of sources described above. We consider this information to be personal information to the extent that it is information that uniquely identifies you, is unique financial information, or is linked to your unique identifier(s), or if it is defined as personal information by applicable state law.

Category	Examples
Identifiers	Real name, postal address, unique personal identifier, Internet Protocol address, email address, phone number or other similar identifiers
Personal information categories listed in the California customer records statute (Cal. Civ. Code § 1798.80(e))	Name, telephone number, employment, and tokenized payment information.  Address (in states that designate a postal address as personal information, such as California).  Some personal information included in this category may overlap with other categories
Protected classification characteristics under California or federal law	None
Commercial information	Records of personal and real property, products or services purchased, rented, obtained, or considered, or other purchasing or consuming histories or tendencies
Internet or other similar network activity	Information on a consumer's interaction with a website, application, or advertisement while using or interacting with the Properties

Geolocation data	None
Professional or employment-related information	None
Inferences drawn from other personal information.	None
Audio, electronic, visual, thermal, olfactory, or similar information	None
Biometric Information	None
Education Information	None

# **How We Use the Information We Collect**

In general, we use the information we collect to operate our business, including:

- To provide, maintain, improve and personalize the Services and the services of other Porch Group Companies.
- To connect users with Service Providers and business partners to meet requests and orders for products and services.
- · To process transactions, to provide and improve customer service, to communicate with you about your account, changes in our policies or other service matters, and to otherwise manage our customer relationships.
- To market products and services from us, the Porch Group Companies, and our and their business partners (utilizing data considered to be personal information under California law only), to optimize marketing campaigns, and to analyze their effectiveness, distribution and reach.
- · To develop new products and services.
- · To administer contests, promotions, or sweepstakes.
- To detect, investigate and address technical issues, security incidents, fraudulent transactions, abuse, violations of our agreements and policies, and illegal activities.
- · To comply with our legal obligations and legal process.
- · To create aggregated or de-identified data sets.
- · To analyze trends, administer our websites, and track visitor navigations on our websites to understand what visitors are looking for.

- To carry out certain short-term activities and other reasonable internal purposes related to the Services, the products or services you purchase through us or your ongoing relationship with us.
- To perform other business purposes described at the time the information is collected or as otherwise set forth in applicable data privacy laws.

HIP will not collect additional categories of personal information or use the personal information we collect for materially different, unrelated, or incompatible purposes without providing you notice.

#### **How We Share Information**

Except as described in this Privacy Policy, we do not sell or rent your personal information to any third party. If we share your personal information, we do so only as follows:

### **Porch Group Companies**

We share information with Porch Group Companies for marketing purposes, to allow them to improve their products and services (such as confirming or supplementing information they have about a person, improving algorithms, or to classify a person as a mover), in connection with the data, technical, legal, accounting, and other services shared between the Porch Group Companies and for other internal business purposes. The Porch Group Companies will be bound by the terms of this Privacy Policy with respect to personal information received from HIP and will use that personal information only as described in this Privacy Policy.

### **Companies Providing Services to HIP**

We share information with third-party vendors, consultants, and other service providers that are providing business services to HIP. For instance, we may share information about you with a third-party service provider that hosts the Properties, creates reports or other products ordered by users, processes payments, provides call center or other customer service, sends out emails, serves ads to you on the Properties or on a third-party platform, or monitors or analyzes Services data, such as Amazon (AWS) or Google Cloud Storage. Such companies will have access to personal information only as necessary to carry out their work and are prohibited from using it for any other purpose.

## **User-Directed Disclosures**

We share your personal information when you direct us to do something that requires its disclosure or when you otherwise provide your consent. For example, if you request a repair estimate report on behalf of your client, we will provide the inspection report (including the client's personal information) to the company that prepares the report.

## **Contests and Sweepstakes**

When you sign up for and participate in a contest or sweepstakes, we may publicly disclose the name, city and state of winners.

# **Partners**

We share your personal information in connection with Services offered to you in conjunction with our partners or in connection with partner programs or promotions. If you request, access or use our Services through our partners (which could be a Porch Group Company or a third party) or if you

request, access or use their services through the Properties, both HIP and the partner may receive your personal information. For example, if you sign up with us, request services from us, or consent to receive communications from us through a partner-promoted or co-branded website, HIP and that partner may share your personal information with each other. We may also disclose your personal information to partners if you participate in their promotion offered through us or you purchase or request information about a partner's products or services from us. For example, if we offer a discount on a partner's product or service through a marketing email or a website link, we may disclose to the partner personal information about our users who contact us or visit the partner's website or their users who visit our website.

# Companies with Whom You Have an Existing Relationship

If you are already a customer of or otherwise have a direct relationship with a business partner of HIP, Porch, or a Porch Group Company (an "Existing Relationship Company"), we may disclose certain information about you to that Existing Relationship Company. If you are a match to a customer on the Existing Relationship Company customer list, we may provide the Existing Relationship Customer with information such as the groups or segments you belong to (such as inspector or homeowner) and demographic information about you and your home (such as square footage of the home), so that the Existing Relationship Company can provide you with more relevant advertising, products and services. We will not give the Existing Relationship Company your contact information, your unique personal identifiers, or your unique financial information unless for another purpose permitted in this Privacy Policy. However, the Existing Relationship Company may already have some or all of that information (because of your existing relationship with them) and they will be able to link you with the other information about you that we provide to them.

### Compliance with Laws and Policies; Protection of Rights

We may disclose your personal information if we believe disclosure is necessary to comply with any applicable law, regulation, or legal process, to cooperate with government or law enforcement, or to avoid legal liability; to resolve complaints or disputes; to investigate and resolve technical issues, security incidents, fraud, abuse, and illegal activities; if we believe your actions are inconsistent with the spirit or language of our user agreements or policies; or to protect the rights, reputation, safety and property of HIP or others.

## **Strategic Transactions**

We may disclose personal information in connection with, or during negotiations of, any merger, sale of company assets, financing, or acquisition of all or a portion of our business or in a bankruptcy, liquidation, dissolution or similar transaction. In the event that we or all of our assets are acquired in such a transaction, our collected information would be one of the transferred assets.

## **Professional Information**

We do not consider business information to be personal information. Accordingly, we may share business names, owner/proprietor names, business contact information and other information with third parties for any purpose, such as to create an inspector directory for homebuyers to find an inspector.

# Categories of Personal Information Disclosed

In the last 12 months, HIP has disclosed the following categories of personal information for a business purpose to the following categories of third parties:

Category of Information	Category of Third Parties
Identifiers	<ul> <li>Companies providing business services to HIP</li> <li>Third parties upon a request by you that requires disclosure</li> <li>Porch Group Companies</li> <li>Partners</li> <li>Counterparties in financings, asset sales or other strategic transactions as described in <i>Strategic Transactions</i> above</li> </ul>
Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))	<ul> <li>Companies providing business services to HIP</li> <li>Third parties upon a request by you that requires disclosure</li> <li>Porch Group Companies</li> <li>Partners</li> <li>Counterparties in financings, asset sales or other strategic transactions as described in <i>Strategic Transactions</i> above</li> </ul>
Protected classification characteristics under California or federal law	· None
Commercial Information	<ul> <li>Companies providing business services to HIP</li> <li>Third parties upon a request by you that requires disclosure</li> <li>Porch Group Companies</li> <li>Counterparties in financings, asset sales or other strategic transactions as described in <i>Strategic Transactions</i> above</li> </ul>
Internet or other similar network activity	<ul> <li>Companies providing business services to HIP</li> <li>Porch Group Companies</li> <li>Advertising networks</li> </ul>

Geolocation data	· None
Professional or employment- related information	<ul> <li>Companies providing business services to HIP</li> <li>Third parties upon a request by you that requires disclosure</li> <li>Porch Group Companies</li> </ul>
Inferences drawn from other personal information	· None
Audio, electronic, visual, thermal, olfactory, or similar information	· None
Biometric Information	· None
Education Information	· None

## Security

We take reasonable measures, including administrative, technical, and physical safeguards, to restrict access to your personal information and help protect it from loss, theft, misuse, and unauthorized access, disclosure, alteration, and destruction. For example, when you enter a credit card number on the Properties, we encrypt that information in transit over the Internet. However, no such measure is 100% secure.

### **Third-Party Websites or Services**

The HIP website may contain links to other third-party websites and services, either directly or through advertisements on HIP's website. HIP is not responsible for the content or privacy practices of websites operated by third parties, including our advertising partners and networks. We encourage you to review the privacy policies of third-party websites and services before providing any information to them.

# **Managing Your Personal Information**

## **Account Information**

You may also request to access information or to update or correct inaccurate information by emailing us at <a href="help@homeinspectorpro.com">help@homeinspectorpro.com</a> or writing us at 6371 Haven Ave, Suite #3-346, Rancho Cucamonga CA, 91737.

### **Cookies**

Most web browsers are set to accept cookies by default. If you prefer, you can usually choose to set your browser to remove or reject browser cookies. Please note that if you choose to remove or reject cookies, this could affect the availability and functionality of the Services.

To opt out of being tracked by Google Analytics when using our web-based services, visit https://tools.google.com/dlpage/gaoptout.

### **Promotional Communications**

Receiving promotional calls, text (SMS) messages, emails and direct mail from HIP is completely voluntary, and you may opt out at any time. To opt out of promotional communications from HIP, you can contact HIP customer service at (888) 750-4777 or email <a href="mailto:help@homeinspectorpro.com">help@homeinspectorpro.com</a>. You can also opt out of receiving promotional emails by clicking the unsubscribe link in the email, and you can opt out of promotional text (SMS) messages by texting STOP. You may receive a final email or text message confirming your opt-out. Message and data rates may apply. Please allow up to 10 business days to process any opt-out request.

Please note that even if you opt out, we may still send you non-promotional communications, such as emails about site outages, your online account, or quote requests or subscription purchases that you have made.

### **Communications By Third Parties**

To opt out from receiving promotional communications from a Porch Group Company or other third party, or to make requests regarding your personal information or other information held by them, you should contact them directly.

### **Children and Our Services**

Our Services are not directed to children, and you may not use our Services if you are under the age of 16. If we learn that we have collected personal information of a child under 16, we will make commercially reasonable efforts to delete such information from our files.

## **State-Specific Rights**

## Your California Resident Privacy Rights

Under the California Consumer Privacy Act, as amended by the California Privacy Rights Act of 2020, (the "CCPA"), California residents have certain rights regarding their personal information, including:

- The right to know the categories of personal information we've collected about them and the categories of sources from which we got the information (see *Information We Collect*);
- The right to know the business purposes for which we've shared their personal information (see *How We Use Information We Collect*);

- The right to know the categories of third parties with whom we've shared their personal information (see *How We Share Information We Collect*);
- The right to access the specific pieces of their personal information we've collected and to request that we delete personal information, subject to certain exceptions (see below);
- The right to opt out of the sale of their personal information (see below);
- The right to not be discriminated against for exercising their CCPA privacy rights;
- · The right to correct inaccurate personal information;
- As of January 1, 2023, the right to opt-out of sharing your personal information with third parties for the purposes of targeted behavioral advertising; and
- As of January 1, 2023, the right to request correction of inaccurate personal information and to request to limit disclosure or use of your sensitive personal information. Please note, however, that any right to request correction is limited by the legal rights of Porch and its users relating to content on the Properties, including without limitation legally protected rights related to freedom of speech.

For purposes of these rights, "sold" and "business purpose" have the meanings given in the CCPA. For example, if you submit an opt-out request, you will not be opted out from transactions that the CCPA does not deem to be sales. In addition, please note that the CCPA does not require us to delete personal information that we need to maintain for certain purposes.

To exercise the access and deletion rights described above, you may submit a verifiable consumer request to us by either:

- Calling us toll free at (888) 750-4777; or
- Emailing us at <u>help@homeinspectorpro.com</u>.

Only you, or someone that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. We will work to respond to a consumer request within 15 business days (for opt-out requests) or 45 calendar days (for deletion and access requests) of receipt. We will not charge you a fee for making a request unless your request is excessive, repetitive, or manifestly unfounded. If we determine that your request warrants a fee, we will notify you and explain our decision before completing your request.

# Your Nevada Resident Privacy Rights

If you are a resident of Nevada, you have the right to opt out of the sale of certain kinds of personal information (such as name, physical address, email address, telephone number and other personal information collected through a website) to purchasers that will then license or sell the covered information to additional persons. You can exercise this right by emailing us at <a href="mailto:help@homeinspectorpro.com">help@homeinspectorpro.com</a> with the subject line "Nevada Do Not Sell Request." Nevada law specifies various transactions that are excluded from the definition of "sale"; if you exercise this opt-out right, you will not be opted out from transactions that the law does not deem to be sales.

Your Virginia Resident Privacy Rights (Effective January 1, 2023)

Under Virginia's Consumer Data Protection Act, effective as of January 1, 2023, Virginia residents have certain rights regarding their personal information, including:

- The right to access the specific pieces of their personal information we've collected (see *Information We Collect*) and to request that we delete personal information, subject to certain exceptions (see below);
- The right to opt out of the sale of their personal information (see below);
- The right to opt-out of targeted advertising (see below); and
- The right to request correction of inaccurate personal information and to request to limit disclosure or use of your sensitive personal information. Please note, however, that any right to request correction is limited by the legal rights of Porch and its users relating to content on the Properties, including without limitation legally protected rights related to freedom of speech.

For purposes of these rights, "sold" and "business purpose" have the meanings given in the VCDPA. For example, if you submit an opt-out request, you will not be opted out from transactions that the VCDPA does not deem to be sales. In addition, please note that the VCDPA does not require us to delete personal information that we need to maintain for certain purposes.

To exercise the access and deletion rights described above, you may submit a verifiable consumer request to us by either:

- · Calling us toll free at (888) 750-4777; or
- · Emailing us at help@homeinspectorpro.com.

Only you, or someone that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. We will work to respond to a consumer request within 15 business days (for opt-out requests) or 45 calendar days (for deletion and access requests) of receipt. We will not charge you a fee for making a request unless your request is excessive, repetitive, or manifestly unfounded. If we determine that your request warrants a fee, we will notify you and explain our decision before completing your request.

# Your Colorado Resident Privacy Rights (Effective July 1, 2023)

Under Colorado's Consumer Privacy Act, effective as of July 1, 2023, Colorado residents have certain rights regarding their personal information, including:

- · The right to access the specific pieces of their personal information we've collected (see *Information We Collect*) and to request that we delete personal information, subject to certain exceptions (see below);
- · The right to opt out of the sale of their personal information (see below);
- · The right to opt-out of targeted advertising (see below); and
- The right to request correction of inaccurate personal information and to request to limit disclosure or use of your sensitive personal information. Please note, however, that any right to request

correction is limited by the legal rights of Porch and its users relating to content on the Properties, including without limitation legally protected rights related to freedom of speech.

For purposes of these rights, "sold" and "business purpose" have the meanings given in the CPA. For example, if you submit an opt-out request, you will not be opted out from transactions that the CPA does not deem to be sales. In addition, please note that the CPA does not require us to delete personal information that we need to maintain for certain purposes.

To exercise the access and deletion rights described above, you may submit a verifiable consumer request to us by either:

- · Calling us toll free at (888) 750-4777; or
- · Emailing us at <a href="mailto:help@homeinspectorpro.com">help@homeinspectorpro.com</a>.

Only you, or someone that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. We will work to respond to a consumer request within 15 business days (for opt-out requests) or 45 calendar days (for deletion and access requests) of receipt. We will not charge you a fee for making a request unless your request is excessive, repetitive, or manifestly unfounded. If we determine that your request warrants a fee, we will notify you and explain our decision before completing your request.

# Your Connecticut Resident Privacy Rights (Effective July 1, 2023)

Under Colorado's Data Privacy Act, effective as of July 1, 2023, Connecticut residents have certain rights regarding their personal information, including:

- The right to access the specific pieces of their personal information we've collected (see *Information We Collect*) and to request that we delete personal information, subject to certain exceptions (see below);
- The right to opt out of the sale of their personal information (see below);
- The right to opt-out of targeted advertising (see below); and
- The right to request correction of inaccurate personal information and to request to limit disclosure or use of your sensitive personal information. Please note, however, that any right to request correction is limited by the legal rights of Porch and its users relating to content on the Properties, including without limitation legally protected rights related to freedom of speech.

For purposes of these rights, "sold" and "business purpose" have the meanings given in the CDPA. For example, if you submit an opt-out request, you will not be opted out from transactions that the CDPA does not deem to be sales. In addition, please note that the CDPA does not require us to delete personal information that we need to maintain for certain purposes.

To exercise the access and deletion rights described above, you may submit a verifiable consumer request to us by either:

- Calling us toll free at (888) 750-4777; or
- · Emailing us at <a href="help@homeinspectorpro.com">help@homeinspectorpro.com</a>.

Only you, or someone that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. We will work to respond to your request within 15 business days (for opt-out requests) or 45 calendar days (for deletion and access requests) of receipt. We will not charge you a fee for making a request unless your request is excessive, repetitive, or manifestly unfounded. If we determine that your request warrants a fee, we will notify you and explain our decision before completing your request.

## Your Utah Resident Privacy Rights (Effective December 31, 2023)

Under Utah's Consumer Privacy Act, effective as of December 31, 2023, Utah residents have certain rights regarding their personal information, including:

- The right to access the specific pieces of their personal information we've collected (see *Information We Collect*) and to request that we delete personal information, subject to certain exceptions (see below);
- The right to opt out of the sale of their personal information (see below); and
- · The right to opt-out of targeted advertising (see below).

For purposes of these rights, "sold" and "business purpose" have the meanings given in the UCPA. For example, if you submit an opt-out request, you will not be opted out from transactions that the UCPA does not deem to be sales. In addition, please note that the UCPA does not require us to delete personal information that we need to maintain for certain purposes.

To exercise the access and deletion rights described above, you may submit a verifiable consumer request to us by either:

- · Calling us toll free at (888) 750-4777; or
- · Emailing us at <a href="help@homeinspectorpro.com">help@homeinspectorpro.com</a>.

Only you, or someone that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. We will work to respond to your request within 15 business days (for opt-out requests) or 30 calendar days (for deletion and access requests) of receipt. We will not charge you a fee for making a request unless your request is excessive, repetitive, or manifestly unfounded. If we determine that your request warrants a fee, we will notify you and explain our decision before completing your request.

### Retention

Porch retains personal information as long as it is needed for business or legal purposes. We retain transactional information for at least seven years to ensure we can perform legitimate business functions, such as accounting for tax obligations. We also retain your information as necessary to comply with our legal obligations, resolve disputes and enforce our terms and policies.

## **Governing Law; Visitors Residing Outside the United States**

HIP's website and services are hosted and performed in the United States. This Privacy Policy is subject the laws of the United States of America and the State of Washington, without regard to conflict of law principles. If you reside outside of the United States, you are responsible for complying with local laws in

connection with your use of the Services, and you consent to the collection, transfer, storage, and use of your personal information in the United States in accordance with this Privacy Policy.

The laws governing processing of personal information vary depending on the jurisdiction in which you reside. To the extent the laws of your jurisdiction are more restrictive than the terms of this Privacy Policy, it is our policy to follow the requirements of those laws to the extent those laws are applicable to HIP's activities or personal information.

# **Additional Information or Assistance**

Please address comments or questions <a href="mailto:help@homeinspectorpro.com">help@homeinspectorpro.com</a> or write to us at the address below.

Home Inspector Pro Software Inc.

6371 Haven Ave, Suite #3-346 Rancho Cucamonga CA, 91737.