

Heritage Announces That its Subsidiary Zephyr Insurance Has Entered into a Partnership with the Hawaii Hurricane Relief Fund

TAMPA, Fla., July 1, 2025 /PRNewswire/ -- Heritage Insurance Holdings, Inc. (NYSE: HRTG) ("Heritage" or the "Company"), a super-regional property and casualty insurance holding company, announced today that its insurance subsidiary, Zephyr Insurance Company, has partnered with the Hawaii Hurricane Relief Fund ("HHRF") to accept and process applications from Condominium and Townhouse Associations of Apartment Owners seeking to obtain hurricane commercial property insurance coverage. This partnership is consistent with Heritage's strategy to utilize the Company's existing infrastructure to generate non-risk bearing fee income.

"We are pleased to announce that our subsidiary, Zephyr Insurance, has been selected as one of two partners to operate as servicing facilities on HHRF's behalf," commented Ernie Garateix, CEO of Heritage Insurance. "This partnership highlights Zephyr's experience and strengthens our collective ability to protect the communities from the unpredictable Hawaii hurricane market."

Tim Johns, CEO of Zephyr Insurance, added, "Zephyr's involvement with the HHRF is a natural alignment, reflecting its role as Hawaii's leading local carrier."

Today, Heritage underwrites personal and commercial policies in 16 states through their insurance subsidiaries: Heritage Property Casualty Insurance Company, Narragansett Bay Insurance Company, and Zephyr Insurance Company. Heritage is uniquely positioned to deliver tailored insurance solutions reflecting diverse risks in catastrophe exposed areas, ensuring policyholders received dependable protection across the United States.

To find additional details regarding eligibility, guidelines and policy details, please visit [HHRF's website](#) under the "Forms" tab.

About Heritage

Heritage Insurance Holdings, Inc. is a super-regional property and casualty insurance holding company. Through its insurance subsidiaries and a large network of experienced agents, the Company writes approximately \$1.4 billion of gross personal and commercial residential premium across its multi-state footprint covering the northeast, southeast, Hawaii and California excess and surplus lines. As a catastrophe focused property insurer, our personnel have devoted efforts to policyholders impacted by wildfires, hurricanes, winter storms, and severe convective storms.

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