

# FACTS

## WHAT DOES LEMONADE INSURANCE COMPANY (“LEMONADE”) DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies, such as insurance companies, may share your personal information as permitted by law. Federal law gives consumers the right to limit some but not all sharing, and Federal law also requires us to tell you how we collect, share, and protect your personal information. State laws, such as California and Vermont, may provide you with different rights and choices other than federal law. Please read this notice, including "Other Important Information" carefully to understand your rights and what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number, credit history, credit scores and income information.</li> <li>• Information submitted as a part of a claim and claim history.</li> <li>• Information submitted when applying for a policy, such as name and contact information.</li> </ul>
<b>How?</b>	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Lemonade Insurance Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information sharing?*	Does Lemonade share?	Can you limit this
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<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>With our nonaffiliates for joint marketing---</b> -we may share your information with a nonaffiliated company so Lemonade can market products or services offered jointly with that other company	Yes	No
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	No	N/A
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	No	N/A
<b>For our affiliates to market to you</b>	Yes	No
<b>For nonaffiliates to market to you</b>	No	N/A

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 1-844-733-8666 or</li> <li>• Visit us online: <a href="http://www.lemonade.com/privacy-policy">www.lemonade.com/privacy-policy</a></li> </ul> <p><b>Please note:</b></p> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 1-844-733-8666 or email us your inquiries at <a href="mailto:privacy@lemonade.com">privacy@lemonade.com</a>
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\* Subject to exceptions. See, “Other important information” section, below.

## Who we are

<b>Who is providing this notice?</b>	Lemonade Insurance Company
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## What we do

<b>How does Lemonade protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  In addition, we restrict access to personal information to those that need to know the information to provide insurance services or to conduct our normal business operations
<b>How does lemonade collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"><li>• Apply for insurance or visit our website or mobile application</li><li>• Fill out an online form or submit an insurance claim</li><li>• Pay for your insurance premiums or request a quote</li></ul> We also collect your personal information from other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"><li>• sharing for affiliates' everyday business purposes information about your creditworthiness</li><li>• affiliates from using your creditworthiness information to market to you</li><li>• sharing for nonaffiliates to market to you</li></ul> State laws may give you additional rights to limit sharing. See the "Other Important Information" section for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account – unless you tell us otherwise.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies, including: Lemonade, Inc.; Lemonade, Ltd.; Lemonade Insurance Agency, LLC  Our affiliates may include other insurance entities operating under the "Lemonade" name.
<b>Nonaffiliates</b>	Companies not related by common ownership control. They can be financial and nonfinancial companies. Lemonade does not currently share with nonaffiliates.
<b>Joint Marketing</b>	A formal agreement between us and nonaffiliated financial companies whereby we market together financial products or services to you. Our joint marketing partners include other financial services companies.

## Other important information

**For CA residents:** We will not share personal information we collect about you with nonaffiliated third parties, except when required to as permitted by law, including, for example, with your consent, or to service your account.

We will not share your personal information with Affiliates, as defined above, and you may limit our sharing by contacting us as set forth above. Further, pursuant to California Insurance Code § 791.04, we are notifying you that we may collect personal information from you as well as other sources, such as an insurance agent or broker.

In addition, such information, as well as other personal information may be disclosed to third parties without authorization (as outlined above). You have a right of access and correction with respect to all personal information collected by us. To exercise these rights, or to obtain a copy of a notice more specifically describing what we do with your information, please reach out to us at the email address listed in this notice.

**For VT residents:** We will not share personal information we collect about you with nonaffiliated third parties or affiliates, except as permitted by law, including, for example, with your consent or to service your account.