

## FACTS

### WHAT DO LEMONADE, METROMILE, AND AFFILIATES 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	Do Lemonade, Metromile, and affiliates share?	Can you limit this sharing?
<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>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

<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>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. 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>
<b>Questions?</b>	Call 1-844-733-8666 or email us your inquiries at <a href="mailto:privacy@lemonade.com">privacy@lemonade.com</a>

## Who we are

### Who is providing this notice?

The Lemonade family of companies. Please see the bottom of this notice for further description of the companies providing this notice.

## What we do

### How does Lemonade protect my personal information?

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

### How does Lemonade collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance or visit our website or mobile application
- Fill out an online form or submit an insurance claim
- Pay for your insurance premiums or request a quote

We also collect your personal information from other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include the Lemonade family of companies and the Metromile family of companies.*

### Nonaffiliates

Companies not related by common ownership control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include, for example, service providers such as data processors and companies that help us market our own products and third party products that we believe may be of interest to you.*

### Joint marketing

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 may 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 NV residents:** We are providing you this notice under state law. You may request to be placed on our internal Do Not Call list by sending an email with your phone number to [privacy@lemonade.com](mailto:privacy@lemonade.com). You may request a copy of our telemarketing practices. For more on this Nevada law, contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number: 1-702-486-3132; email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

**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.

**For VA residents:** The term "personal information" means information we collect during an insurance transaction. We may share your personal information with nonaffiliates without your prior authorization as permitted or required by law, including, for example: with service providers and other organizations that provide business, professional and/or insurance-related functions to us; with medical providers for purposes of verifying insurance coverage or benefits; when sharing is reasonably necessary to do so to perform our obligations to provide insurance-related functions to you; and/or to detect fraud or criminal activity. We may share your personal information with consumer reporting agencies. We may also share your personal information with insurance regulatory authorities or law enforcement where we are required or permitted to do so by law, for example, to establish or exercise our rights, and to defend against a legal claim. Personal Information we obtain from a report prepared by an insurance-support organization may be retained by that insurance-support organization and disclosed to others. We will not use or disclose medical personal information for marketing purposes or other purposes without your consent except as may be permitted or required by law. Any of your personal information we obtain from a report prepared by an insurance support organization may be retained by such insurance support organization and disclosed to other persons.

You may request to access, obtain a copy, and be informed of those persons to whom we disclosed your personal information in the past two years or, if such information is not available, any third party to whom we normally disclose your personal information. You may also request to correct, amend or delete any personal information collected by us. We may refuse to make certain correction, amendment, or deletion and provide you with reasons for the refusal. If you disagree with our refusal, you may file with us a statement setting forth what you think is the correct, relevant, or fair information and reason for your disagreement. We will provide your statement along with any subsequent disclosure of such personal information. To exercise your rights outlined in this paragraph, please reach out to us at the email address listed in this notice.

The affiliated companies issuing this notice include but are not limited to Lemonade Insurance Company, Lemonade Inc., Lemonade Insurance Agency, LLC, Lemonade Life Insurance Agency, LLC, and Metromile, LLC, Metromile Operating company, Metromile Insurance Services LLC, Metromile Insurance Company. These companies may own, service, and/or hold the servicing rights in your account.