

Insurer Disclosure of Important Policy Provisions

Here is a summary of some of the important information included in this policy. Refer to your policy document for further detail.

What's not covered: This policy excludes coverage for pre-existing conditions. Other exclusions may apply. Please refer to the exclusions section of the policy for more information.

Waiting Periods: Coverage is subject to a waiting period of 14 days for illnesses and 30 days for orthopedic conditions.

How claims are paid: This policy has deductible, co-insurance, and annual limit limitations that apply to coverage. If purchased, certain additional coverages, including preventative care coverage, have separate annual limits (schedule of benefits) and/or an annual deductible. Please refer to your policy document for these details.

All claims are paid using the following formula:

Covered treatment cost * co-insurance - deductible = claim payment

Changes to your premium and coverage: Policy premium and coverage may change based on address and pet age. Premiums will not be affected due to claims history.

Right to Examine and Return: You have 30 days from the day you receive this policy to review it and return it to us if you decide not to keep it. If you decide not to keep it, and have not filed a claim, simply let us know you wish to return it. You do not have to tell us why you are returning it. You must return it within 30 days of the day you first received it. We will refund the full amount of any premium paid within 30 days after we receive the returned policy. The premium refund will be sent directly to the person who paid it. The policy will be void as if it had never been issued.

Underwriting Company: This policy is underwritten by Metromile Insurance Company, a wholly owned subsidiary of Lemonade, Inc.

Definitions: The following words have the meanings indicated:

Chronic Condition: A **condition** that can be treated or managed, but not **cured**.

Congenital Condition: A **chronic condition** that is present from birth, whether inherited or caused by the environment, which may cause or contribute to **illness** or disease.

Hereditary Condition: A **chronic condition** or abnormality that is genetically transmitted from parent to offspring and may cause **illness** or disease.

Orthopedic Conditions: **Conditions** affecting the bones, skeletal muscle, cartilage, tendons, ligaments, and joints. It includes, but is not limited to, elbow dysplasia, hip

dysplasia, intervertebral disc degeneration, patellar luxation, and ruptured cranial cruciate ligaments. It does not include cancers or metabolic, hemopoietic, or autoimmune diseases.

Pet Insurance: A property insurance policy that provides coverage for **accidents** and **illnesses** of pets.

Pre-Existing Conditions: Any **condition**, prior to the **original start date** of a **pet insurance** policy or during any **waiting period**, for which a **veterinarian** provided medical advice, the pet received previous **treatment** for, or, based on information from verifiable sources, the pet had clinical signs or symptoms directly related to the **condition** for which a claim is being made. A **condition** for which coverage is afforded on a policy cannot be considered a **pre-existing condition** on any **renewal** of the policy.

Renewal: To issue and deliver at the end of an insurance **policy period** a policy which supersedes a policy previously issued and delivered by the same pet insurer or affiliated pet insurer and which provides types and limits of coverage substantially similar to those contained in the policy being superseded.

Veterinarian: An individual who holds a valid license to practice veterinary medicine or other appropriate licensing entity in the jurisdiction in which they practice. Also referred to in the policy as a “**vet**”.

Waiting Period: The period of time specified in the original **pet insurance** policy that is required to transpire before some or all of the coverage in the policy can begin. The **waiting periods** begin on the policy’s **original start date**. **Waiting periods** may not be applied to **renewals** of existing coverage.

Contact Details

- help@lemonade.com
- 1 (844) 733-8666
- <https://www.lemonade.com>
- 5 Crosby St., 3rd floor, New York, NY 10013