

Rufus, Say hi to your new insurance!

We promise to do our best to make sure you love it here!

NOTE: Capitalized terms have special meanings. Check them out in the Terms and Definitions section of your policy.

The Squeezed Version

Congratulations, John! You're now the happy owner of a Lemonade Pet Health Insurance policy #LPP29-316-832. This policy covers Rufus Doe, a 1-year-old mixed breed dog, permanently residing with you, John Doe, at 123 Main st.. Anyplace, IL, 98001.

The Start Date of this policy is on July 28th, 2021, and its End Date is July 28th, 2022. During this period you'll be charged a premium of \$36.58 per month, and unless you or we cancel it, the policy will renew automatically.

Your policy has some Waiting Periods. Accident claims become eligible on July 30th, 2021, Illness claims on August 11th, 2021, and Cruciate Ligament Event claims on January 28th, 2022. Your Preventative Care will become effective on July 28th, 2021

Your policy covers 80% of the Cost of Rufus's diagnoses or treatments in case she ever gets sick or hurt. You also have an Annual \$250 Deductible and an Annual Limit of \$20,000.

There are other important things to know, such as your additional coverages, exclusions and conditions, and more, so please read on.

We cover these...

Diagnostics

Such as blood tests, urinalysis, x-rays, MRIs, labwork, CT scans, ultrasounds.

Procedures

Such as outpatient, specialty and emergency care, hospitalization and surgery.

Medications

Such as injections and Prescription Meds.

... when these happen

Accidents

Such as road accidents or poisoning that result in unintended Injury, Illness, broken bones, and sprains.

Illnesses

Such as infections, and symptoms of sickness like vomiting or diarrhea.

Repeating or Chronic Conditions

Such as cancer, heart disease, diabetes, allergies, arthritis, and skin Conditions.

Congenital or Hereditary Conditions

Such as elbow and hip dysplasia, hernias, and blood and eye disorders.

Your additional coverages

Preventative Care

Coverage for preventative services that are recommended by Veterinarians. It includes 1 wellness exam, 1 heartworm or FeLV/FIV test, 1 internal parasite or fecal test, 1 blood test and 3 vaccines.

There's no Deductible, but there are some conditions and limits to what we'll pay for those procedures. Refer to your preventative form for more.

How claim payments work

We'll pay 80% of the Cost for any covered claim up to the policy's Annual Limit of \$20,000/year. There's also an Annual \$250 Deductible for Accidents and Illnesses.

Here's how it works

Say Rufus swallows a toy. The Vet charges you \$5,000 to perform a procedure required to remove it. Since this is considered an Accident it's covered, and we'll pay \$3,750 ($\$5,000 * 80\%$ co-insurance - \$250 Deductible).

If Rufus gets sick or injured later that year, we will pay the full 80% up to the Annual Limit (because we apply the Deductible only once per year).

Claim Terms and Conditions

File your claim in time

You'll need to file a claim through our app within 180 days of treatment, and provide all necessary information and documentation during that process.

Coverage and Waiting Periods

For your claim to be eligible, both the treatment date and the date on which the symptoms first appeared be within the Policy Period, and after any applicable Waiting Period ends. After the Start Date, the Waiting Periods will apply to the following coverages and all related Conditions: 2 days for Accidents, 14 days for Illnesses and 6 months for Cruciate Ligament Events.

Availability and access to medical records

Without Rufus's medical records, we may not be able to pay your claim. We require these important documents within the 12 months prior, or up to 14 days after, her policy Start Date. By purchasing this policy, you agree to let us contact current or previous Vets on your behalf, and obtain all of Rufus's medical records if needed.

Detailed Vet Receipts

In order for us to approve your claim payment, we require itemized Vet receipts which include your pet's personal information, date of treatment, Cost of the services, and the Vet's information.

What's not covered



Pre-Existing Conditions

Conditions that existed before the the policy's Start Date or during a Waiting Period, such as Chronic Conditions, Bilateral Conditions, or intervertebral Conditions.

Dental Illness Care

Any type of Dental Illness Care; however, if Injury to teeth is caused by an Accident, we do cover the Cost of extraction and reconstruction of damaged teeth.

Preventable Situations and Neglect

We also don't cover Injury or Illness caused by Neglectful Behavior. You must provide Rufus with Adequate Care, and make sure she remains in good health.

Non-Accident or Illness

Including, but not limited to, Elective Cosmetic Procedures unrelated to an Accident or an Illness, microchipping, grooming and nail trims, anal gland expression, spaying and neutering, and internal and external parasite prevention and medication. Conditions relating to and resulting from breeding or pregnancy, as well as commercial guarding, herding, or participating in a sport activity like sled racing. Expenses related to boarding or transport expenses, housing, prescription food, vitamins, obedience training and other Behavioral Conditions, Recurring Conditions from repetitive activities, cremation and burial expenses.

Alternative and Experimental Treatments

Alternative and Experimental Treatment or medicine such as aromatherapy, massage, herbal remedies, CBD oil, etc. We do not cover cloned or genetically modified animals.

Physical Therapy

Coverage for treating physical disabilities, such as hydrotherapy, acupuncture, and chiropractic care (Available in other packages).

Vet Visit Fees

Coverage for Vet Visits when treating an eligible Accident or Illness. (Available in other packages).

Other Pets and Pet Parents

This policy covers only Rufus and can't be transferred to other pets. To add pets, [click here...](#) This policy only provides benefits to you, Rufus's Pet Parent. Rufus must be under your care and living with you at your address listed in this policy throughout the Policy Period.

Unverified Vets

Treatment for all eligible Conditions is covered only when performed in the US, by a state-licensed Veterinarian with necessary training and experience, or by trained staff operating under the Vet's direct supervision.

Not Medically Necessary

Treatment is covered only to the extent it is medically necessary to diagnose or treat an Illness, Injury, Condition, disease or its symptoms and it meets accepted standards of veterinary medicine. Also, claims for pets with no symptoms are not covered.

And...

We will not pay claims if they are covered by other insurance policies, as well as complications caused by things that are not covered by this policy.

Changes & Additions

If your address changes, we require that you notify us within 30 days of the change.

As pets age and their health deteriorates, the Cost of care goes up. In addition, over time, Vet services, medication, and treatment Costs increase. That's why pet insurance rates may increase. We'll try to minimize rate changes, but if they do happen, we'll be sure to let you know at least 30 days before your Renewal Date.

Cancellation & Renewal

This policy is valid for one year, after which, it will automatically renew for another year, until it is canceled by you or by us, or unless we choose not to renew it. If this policy renews, a new Policy Period will start on the Renewal Date and you will be charged for the renewal premium.

If we choose to cancel or not renew this policy, we'll notify you at john@doe.com, at least 10 days in advance.

You are free to cancel your policy at any time and we will return any leftover premium on a pro-rata basis. If you cancel within the first 30 days and have no reported or paid claims nor benefits used, we will refund your full premium. Any additional coverages can only be removed on your next renewal.

If you fail to make a payment, we will try to reach you by email. If payment isn't settled within 10 days, your policy will be canceled immediately and any leftover premium will be returned on a pro-rata basis.

Complaints

We always prefer to settle disagreements collaboratively. If you have a complaint or disagreement, we encourage you to contact our Customer Experience team and voice your concerns. If you'd like to file a complaint, please [contact us](#).

Well, look who made it here!

We're so happy you made it to the end. Thanks!

Hopefully this all made sense and you feel great about Rufus's coverage. Please **contact us** if anything remains unclear, or if you need more coverage than this agreement provides.

We wish you a healthy year, but should you encounter any bumps along the way, we'll do our best to smooth them out. After all, when life gives you lemons...

Sincerely,

Daniel, Shai, and the Lemonade Team

Preventative Care Annual Limits

You've purchased the Preventative Care package.

1 Wellness Exam	Up to \$50 total for 1 exam
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1 Heartworm or FeLV/FIV test	Up to \$40
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1 Internal parasite or fecal test (to check for internal parasites)	Up to \$35 for 1 test
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1 Blood test (CBC or Chemistry)	Up to \$65
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3 Vaccines	Up to \$75 total for all three
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Vets recommend: Rabies, DHLPP (Distemper, Hepatitis, Parainfluenza, Parvovirus), Bordetella (for kennel cough)

Important conditions

In order to be eligible for reimbursement, these services must be performed by a licensed Veterinarian for preventative reasons.

- We will pay 80% of the Cost of Rufus's claims for these preventative services starting on July 28th, 2021.
- If an Accident or Illness is the underlying reason your pet undergoes one of these services, or if an examination or diagnostic reveals a medical Condition, the entire visit will be reviewed for Accident or Illness coverage.

- If we cannot get a breakdown of Costs from your Veterinarian, we will pro-rate the claims payment.

The coverage offered in this form overrides any exclusion made in your policy. Additional coverage is limited to the items included above for Preventative Care, and all other terms and conditions of your policy remain unchanged.

This form is a part of policy #LPP29-316-832

Terms and Definitions



Accident

An unexpected event resulting in unintended physical Injury to your pet that occurred during the Policy Period.

Adequate Care

Protect her from Recurring Conditions and keep her up to date with vaccinations: Rabies, Bordetella, Distemper, Hepatitis, Lepto, Parainfluenza, Parvovirus, or any other recommendation provided by your Vet. Please note that we don't cover diseases preventable by vaccines and preventative medications that were left untreated (including heartworm, lice, internal parasites, and fleas).

Alternative and Experimental Treatments

Treatment that doesn't fall within generally accepted and conventional medicine. This includes treatments for which there are no peer-reviewed journals for the Condition.

Annual

The duration of the Policy Period or the 12 months following the Start Date, as the case may be.

Annual Limit

The maximum amount that we will pay during any one Policy Period for Accident and Illness and Preventative Care.

Behavioral Condition

A Condition that is abnormal, dysfunctional or unusual and requires treatment. This includes, but is not limited to, separation anxiety, excessive chewing or licking, aggression, pica, self-injury, and property damage.

Bilateral Condition

A Condition that can affect both sides of your pet's body.

Chronic Condition

A Condition that can be treated or managed, but not cured.

Co-Insurance

The percentage of the claim's Cost that you and we are responsible for paying.

Condition

Any disease, disorder, sickness, Illness, abnormality, and/ or syndrome displayed by your pet.

Congenital Condition

A Condition that is present from birth, whether inherited or caused by the environment, which may cause or otherwise contribute to Illness or disease.

Cost

The usual, customary and reasonable fees and costs, regardless of whether that customer has insurance coverage.

Cruciate Ligament Event

Any strain, injury, rupture, tear, or degeneration of the cruciate ligament in your pet's knee.

Deductible

The Annual amount you pay for the Cost of any eligible Accident or Illness loss.

Dental Illness Care

Including but not limited to a Routine Dental Cleaning, preventative items (including toothbrushes/toothpastes and dental food/chews), all root planning, treatment for supernumerary teeth, absent teeth, deciduous teeth, and malocclusion. Gingivitis and progressive periodontal disease caused by the accumulation of tartar is not a covered expense.

Elective Cosmetic Procedures

Including, but not limited to, tail docking, ear cropping, declawing, dewclaw removal, and ear cleaning.

End Date

The date coverage under the policy ends, as indicated in "The Squeezed Version", or each Renewal Date.

Hereditary Condition

An abnormality that is genetically transmitted from parent to offspring and may cause Illness or disease.

Illness

Sickness or disease and any change to your pet's normal healthy state that occurred during the Policy Period.

Injury

Physical harm caused by an Accident during the Policy Period.

Pet Parent

The named insured as indicated in "The Squeezed Version" section, above, who can also prove, as of the policy Start Date, ownership of the pet either by Veterinarian records or by local government/municipality registration.

Physical Therapy

Includes the following treatments: acupuncture, chiropractic, cryotherapy, electro-acupuncture, e-stim therapy, gait training, heat therapy, hydrotherapy, joint mobilization, laser therapy, range of motion exercises, treadmill therapy, stretching, therapeutic exercises, and Therapeutic ultrasound therapy.

Policy Period

The period beginning at 12:01am of the policy's Start Date and expiring at 12:01am on the Renewal Date.

Pre-Existing Conditions

Any Condition for which a Veterinarian provided medical advice, the pet received treatment for, or the pet displayed signs or symptoms consistent with the stated Condition prior to the Start Date of the first pet insurance policy issued to cover Rufus or during any Waiting Period.

Prescription Medication

Any prescription, supplement, remedy prescribed by a Veterinarian to treat a covered Condition. This does not include prescription food, preventative medication, prescribed medication to treat Behavioral Conditions. Also referred to in the policy as "Prescription Meds".

Preventable and Neglectful Behavior

Intentional, neglectful or preventable actions by you or someone in your household, including organized fights, and activities related to training. Any Accident, Illness or Condition for which you were advised by a Veterinarian to take preventative measures for and didn't is not covered.

Preventative Care

Treatment, services, or procedures for the purpose of preventing Accident or Illness or for general health maintenance. Preventative Care services may be added to your policy. If purchased, they will be listed in your preventative form.

Recurring Conditions

Conditions arising from a repetitive and specific activity that leads to decontamination (i.e., the induction of vomiting, stomach pumping, or treatment with charcoal), medical, or surgical treatment of your pet, if the same or a similar activity occurred two times within 18 months prior to the treatment date. For example, the two incidents must arise from similar behaviors, such as the ingestion of nonfood items or potentially toxic substances (food- or chemical-related), the ingestion of human food or pet food that is not intended for your pet, or Injury stemming from repeated contact with species such as porcupines, rattlesnakes, cats, and dogs.

Renewal Date

The date that falls exactly 12 months after your Start Date, and every 12 months thereafter.

Routine Dental Cleaning

A Preventative Care service done for routine purposes that may include, depending on the selected package, the following services: routine dental x-rays, anesthesia and pre-operative pain medication, IV catheter, placement and fluids, scaling and polishing. This does not include coverage for extractions or restoration, known or unknown prior to the procedure, nor does it include coverage for anything not listed above. Refer to your preventative form for coverage and conditions.

Start Date

The date coverage starts as indicated in "The Squeezed Version" and each Renewal Date thereafter. Your pet must be in your possession on the Start Date. Coverage starts at 12:01am on the Start Date and each renewal date.

Vet Visits

Obtaining professional services for treatment from a Veterinarian, including, but not limited to, an exam, check-up, consultation, physical consultation, office visit, referral or recheck. Vet Visits does not include the treatment of Behavioral Conditions.

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 a pet insurance policy that is required to transpire before some or all of the coverage in the policy can begin. The Waiting Period begins on the policy's Start Date and occurs only once unless in the case of a policy upgrade, in which the Waiting Periods reset.

Illinois Specific Notices and Clarifications

What's not covered

The last paragraph under What's not covered is replaced by the following:

If any claim under this policy is eligible for coverage or reimbursement by any other insurance, we shall not be liable to pay more than our share of any such claim. If you have other insurance in effect, you must inform us; otherwise, we may interpret that as misrepresentation and void your policy. We will also not pay for complications caused by things that are not covered by this policy.

Changes & Additions

The second paragraph under **Changes & Additions** is replaced by the following:

As pets age and their health deteriorates, the Cost of care goes up. In addition, over time, Vet services, medication, and treatment Costs increase. That's why pet insurance rates may increase. We'll try to minimize rate changes, but if they do happen, we'll be sure to let you know at least 60 days before your Renewal Date.

Cancellation & Nonrenewal

The second paragraph under Cancellation & Nonrenewal is replaced by the following:

If we choose to cancel this policy and it has been in effect for 60 days or less, we'll notify you at john@doe.com, at least 30 days in advance. If we choose to cancel this policy and it has

been in effect for more than 60 days, we'll notify you at john@doe.com, at least 60 days in advance and provide a reason.

We may cancel for the following reasons:

1. The policy was obtained through a material misrepresentation;
2. Any insured violated any of the terms and conditions of the policy;
3. The risk originally accepted has measurably increased;
4. Certification to the Director of the loss of reinsurance by the insurer which provided coverage to the insurer for all or a substantial part of the underlying risk insured; or
5. A determination by the Director that the continuation of the policy could place the insurer in violation of the insurance laws of this State.

If we choose to not renew this policy, we'll notify you at john@doe.com, at least 30 days in advance.

If you have chosen not to receive electronic correspondence, the notice will be mailed to the mailing address listed in the policy.

Complaints

The following is added after the second paragraph under **Complaints:**

Should any complaints arise regarding this insurance, you may contact the following:

Lemonade Insurance Company
5 Crosby St.

New York, NY 10013

(844) 733-8666

help@lemonade.com

Illinois Department of Insurance

320 West Washington Street

Springfield, Illinois 62767

<https://mc.insurance.illinois.gov/messagecenter.nsf>



Notice of Installment Fees, Recurring Credit/Debit Card Payments and Our Rights to Discontinue Coverage Because of Failed Payments

Your policy is a one-year contract. If you have chosen to pay monthly for your insurance, we will automatically charge your card each month for the total monthly amount quoted to you, which is the sum of the monthly premium plus a monthly installment fee of \$1. You may cancel these recurring payments by cancelling your policy on the Lemonade app or by emailing our customer experience team at help@lemonade.com.

If we choose to insure you for another year, we will automatically charge the card for the new monthly premium and the new monthly installment fee. We will do the same for any subsequent renewals. Please keep your card information updated with us.

If your payment fails for any reason, we will attempt to collect the unpaid amount through our usual processes using the card information we have for you. We have the right to cancel your policy, if we cannot collect the monthly premium when due. We have the right to decline to insure you for another year, if we cannot collect either or both the monthly premium or the monthly installment fee when due. Payments we collect will be applied first to unpaid premium. Only after the premium has been paid in full will collections be applied to unpaid installment fees.

Changes you've made to this policy

Date	Effective On	Changes	From	To	Premium
July 27th, 2021	July 28th, 2021	Preventative Care added			\$36.58/MO (+\$16/MO)