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VIA CERTIFIED MAIL

April 10, 2025

RI Office of the Attorney General  
150 South Main Street  
Providence, RI 02903

To Whom It May Concern:

On behalf of Lemonade, Inc. ("Lemonade"), a Delaware corporation, I write to inform you of a recent incident involving unauthorized access to driver's license numbers (the "Incident").

Through certain of its subsidiaries, Lemonade offers car insurance policies through an online application process at [www.lemonade.com/car](http://www.lemonade.com/car) (the "Online Flow"). Using the Online Flow to obtain an insurance quote and purchase a policy, an individual enters certain information – name, date of birth and residential address. Using this information, Lemonade calls for and returns from its third-party vendor that individual's driver's license number.

On September 18, 2024, Lemonade learned of and promptly eliminated a vulnerability involving its car insurance quote flow. Lemonade then conducted an investigation to determine whether the vulnerability had been exploited. Following an extensive investigation with the assistance of outside counsel, on March 14, 2025, Lemonade concluded it was likely that the car quote flow vulnerability had led to the exposure of approximately 190,000 drivers' license numbers of identifiable individuals. Specifically, Lemonade learned that bad actors entered certain information they had obtained from other sources into the Online Flow. At times, a driver's license number connected to the entered information was returned to the page source code of Lemonade's website, but not to the portion of the Online Flow visible to a typical consumer. However, the bad actors accessed the page source code and accessed driver's license numbers. This did not require the bad actors to penetrate or access Lemonade's internal systems, and Lemonade has no evidence of a breach of its internal systems. Based on our investigation, the unauthorized access may have started as early as April 2023 and ended on or about September 18, 2024.

Lemonade made a series of technical changes to the website's software code. The changes were designed to prevent further unauthorized access to DLNs, and Lemonade has not detected any further unauthorized access.

On April 10, 2025, Lemonade began mailing notifications to approximately 2,300 Rhode Island residents, who will be offered 12 months of free credit monitoring and identity theft protection services through Epiq's third-party vendor, CyEx. The services can be activated until July 14, 2025.

Enclosed please find a sample notice letter to Rhode Island residents.

Should you have any questions, please contact me at [tdemas@cooley.com](mailto:tdemas@cooley.com) or (212) 479-6560.

Sincerely,

A handwritten signature in black ink, appearing to read "T. Demas".

Tiana Demas

# Cooley

Encl.



Secure Processing Center  
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### **NOTICE OF DATA BREACH**

Dear <<Full Name>>,

On behalf of Lemonade, Inc. ("Lemonade"), I am writing to inform you of a recent security incident in which your driver's license number was likely exposed. We have no evidence to suggest that your driver's license number has been misused but we are providing this notice as a precaution to inform potentially affected individuals and share some steps you can take to help protect yourself.

**What Happened?** Through certain of its subsidiaries, Lemonade offers car insurance policies through an online application process at [www.lemonade.com/car](http://www.lemonade.com/car) (the "Online Flow"). Using the Online Flow to obtain an insurance quote and purchase a policy, an individual enters certain information—name, date of birth, and residential address. Using this information, Lemonade calls for and returns from its third-party vendor that individual's driver's license number. On March 14, 2025, we learned that due to a vulnerability in our Online Flow, certain driver's license numbers for identifiable individuals were likely exposed.

Lemonade believes that the unauthorized exposures spanned from approximately April 2023 through September 2024. Approximately 2,300 Rhode Island residents were affected by this incident.

**What Information Was Involved?** Based on our investigation, your driver's license number may have been accessed without authorization. As noted above, we are not currently aware of any misuse of your information as a result of this incident.

**What We Are Doing.** We promptly took steps to eliminate the vulnerability. We are notifying you and providing the credit monitoring described below.

**What You Can Do.** In addition to the complementary identity protection services and credit monitoring we are providing to you, we want to make you aware of further steps that you can take as a precaution. Please review the Additional Information at the end of this letter for more information.

**For More Information.** For more information about this incident, or if you have questions or concerns, you may contact a dedicated team at 888-802-9720 between the hours of 8 a.m. to 8 p.m. Central time, Monday through Friday.

Sincerely,

Dennis Monaghan  
General Counsel, Lemonade, Inc.

## **ENROLLMENT INSTRUCTIONS FOR IDENTITY THEFT PROTECTION**

To help protect your identity, we are offering complimentary access to Identity Defense credit monitoring and identity protection services for twelve (12) months.

To enroll in Identity Defense, visit **[app.identitydefense.com/enrollment/activate/lemonade](http://app.identitydefense.com/enrollment/activate/lemonade)**

- 1. Enter your unique Activation Code <<Activation Code>>**  
Enter your Activation Code and click 'Redeem Code'.
- 2. Create Your Account**  
Enter your email address, create your password, and click 'Create Account'.
- 3. Register**  
Enter your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'.
- 4. Complete Activation**  
Click 'Continue to Dashboard' to finish enrolling.

**The deadline to enroll is <<Enrollment Deadline>>. After <<Enrollment Deadline>>, the enrollment process will close, and your Identity Defense code will no longer be active. If you do not enroll by <<Enrollment Deadline>>, you will not be able to take advantage of Identity Defense, so please enroll before the deadline.**

If you need assistance with the enrollment process or have questions regarding Identity Defense, please call Identity Defense directly at 1.866.622.9303.

### ADDITIONAL INFORMATION

- **Review Accounts and Credit Reports:** You can regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protecting against identity theft. The FTC can be reached at: Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). You may contact the Rhode Island Attorney General at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, [www.riag.ri.gov](http://www.riag.ri.gov).

By law, you have a right to obtain a police report filed relating to these incidents (if any), and if you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

- **Security Freezes and Fraud Alerts:** You have a right to place a security freeze on your credit report at no cost, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. You may request that a freeze be placed on your credit report by calling the numbers of the credit reporting agencies specified below or by sending a request to the credit reporting agencies' addresses specified below by certified mail, overnight mail or regular stamped mail. The following information should be included when requesting a security freeze: full name, with middle initial and any suffixes; Social Security number, date of birth (month, day and year); current address and previous addresses for the past five (5) years; and incident report or complaint with a law enforcement agency concerning identity theft if you are a victim of identity theft. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent).

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements. Please contact the three major credit reporting companies as specified below to find out more information about placing a security freeze on your credit report.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed below.

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the following national credit reporting agencies:

Equifax ( <a href="http://www.equifax.com">www.equifax.com</a> ) <b>General Contact:</b> P.O. Box 740241, Atlanta, GA 30374 800-685-1111 <b>Fraud Alerts and Security Freezes:</b> P.O. Box 740256, Atlanta, GA 30374	Experian ( <a href="http://www.experian.com">www.experian.com</a> ) <b>General Contact:</b> P.O. Box 2104, Allen, TX 75013 888-397-3742 <b>Fraud Alerts and Security Freezes:</b> P.O. Box 9556, Allen, TX 75013	TransUnion ( <a href="http://www.transunion.com">www.transunion.com</a> ) <b>General Contact, Fraud Alerts and Security Freezes:</b> P.O. Box 2000, Chester, PA 19022 800-916-8800
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