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VIA CERTIFIED MAIL

June 13, 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 update you about the incident about which we notified the RI Office of the Attorney General on April 10, 2025 ("Incident").

As stated in our prior notification, on September 18, 2024, Lemonade discovered and mitigated a vulnerability involving its car insurance quote flow (the "Online Flow") that caused driver's license numbers to be returned to the page source code of a user's browser, via a third-party integration.

Before September 18, 2024, Lemonade had begun developing a new car insurance quoting system ("New Quote Flow") that used some of the same code as the Online Flow, including the vulnerability that Lemonade disclosed in April 2025.

In January 2025, Lemonade began a limited and gradual rollout of the New Quote Flow to a small number of users in five states. On April 8, 2025, Lemonade detected a spike in suspicious usage patterns and promptly shut down the New Quote Flow. On the same date, Lemonade eliminated the vulnerability and then redeployed the New Quote Flow.

Lemonade promptly investigated to confirm whether this vulnerability was in fact exploited. On June 6, 2025, Lemonade determined that 2 residents of Rhode Island were impacted by this vulnerability.

On June 13, 2025, Lemonade began notifying the 2 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 September 16, 2025.

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

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

Sincerely,

A handwritten signature in black ink, appearing to read "T. Demas", written over a horizontal line.

Tiana Demas

Encl.



Secure Processing Center
P.O. Box 3826
Suwanee, GA 30024

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

***Postal IMB Barcode

<<Date>>

NOTICE OF DATA BREACH

Dear <<Full Name>>,

On behalf of Lemonade, Inc. ("Lemonade"), I am writing to inform you of a 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 is Lemonade? Through certain subsidiaries, Lemonade offers car insurance policies through an online application process at www.lemonade.com/car ("Online Flow"). Anyone, not just Lemonade customers, can use the Online Flow to get an insurance quote by entering a name, date of birth, and residential address. Once this information has been entered, the Online Flow requests information through a code-based integration with a third-party vendor, which provides various information relevant to an insurance quote, including the individual's driver's license number.

What Happened? In mid-January 2025, Lemonade began a limited release of a new version of the Online Flow to a small percentage of consumers in five states. On April 8, 2025, Lemonade discovered and mitigated a vulnerability in the new Online Flow, which affected a small number of users. The vulnerability may have caused your driver's license number to be exposed to a bad actor. For this to have happened, the bad actor needed to enter a name, date of birth, and residential address into the new Online Flow. (Based on our investigation, the bad actor already had this information.) This could have caused the integration to reveal a driver's license number to the bad actor's browser.

Based on our investigation, the unauthorized exposure of driver's license numbers spanned from approximately April 2023 through April 8, 2025. Approximately 2,313 Rhode Island residents were affected by this incident.

What Information Was Involved? Your driver's license number.

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

What You Can Do. In addition to providing complementary identity protection services and credit monitoring, 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,

A handwritten signature in black ink, appearing to read 'D. Monaghan', with a long horizontal flourish extending to the right.

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**

- 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, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at 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. 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.

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
(www.equifax.com)

General Contact:

P.O. Box 740241, Atlanta, GA 30374
800-685-1111

Fraud Alerts and Security Freezes:

P.O. Box 740256, Atlanta, GA 30374

Experian
(www.experian.com)

General Contact:

P.O. Box 2104, Allen, TX 75013
888-397-3742

Fraud Alerts and Security Freezes:

P.O. Box 9556, Allen, TX 75013

TransUnion
(www.transunion.com)

General Contact, Fraud Alerts and Security Freezes:

P.O. Box 2000, Chester, PA 19022
800-916-8800