



Tiana Demas
T: +1 212 479 6560
tdemas@cooley.com

VIA E-MAIL

June 13, 2025

Washington State Office of the Attorney General
1125 Washington St SE
Olympia, WA 98504

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 Washington State 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 4 residents of Washington state were impacted by this vulnerability.

On June 13, 2025, Lemonade began notifying the 4 Washington state 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 Washington state 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', is written over a light blue horizontal line.

Tiana Demas

Encl.



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

Postal Endorsement Line

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<<Address 1>>

<<Address 2>>

<<Address 3>>

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

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***Postal IMB Barcode

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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 (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.

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**

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.

- **For Washington, D.C. Residents:** You may also obtain information about preventing and avoiding identity theft from the Washington D.C. Attorney General's Office: Office of the Attorney General, 400 6th Street, NW, Washington, DC 20001, (202) 727-3400, <https://oag.dc.gov/consumer-protection>.
 - **For Iowa Residents:** You may report suspected incidents of identity theft to local law enforcement or contact the Iowa Office of the Attorney General: Iowa Office of the Attorney General, Consumer Protection Division, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319, 515-281-6771, <https://www.iowaattorneygeneral.gov/for-consumers/>.
 - **For Maryland Residents:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.
 - **For New York Residents:** You may also obtain information about preventing and avoiding identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov/internet/privacy-and-identity-theft>.
 - **For North Carolina Residents:** You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov.
 - **For Oregon Residents:** You may also report suspected identity theft to local law enforcement, including the Oregon Office of the Attorney General: Oregon Office of the Attorney General, Consumer Protection, 1162 Court St. NE, Salem, OR 97301, 1-877-877-9392, <https://www.doj.state.or.us/consumer-protection/id-theft-data-breaches/data-breaches/>.
- **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
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