

LEMONADE INSURANCE COMPANY
Renters Program - North Carolina
Form Filing

Forms Filing Memorandum

Introduction

Lemonade Insurance Company is proposing to introduce a new Renters insurance program in North Carolina. A corresponding deviations filing is being submitted concurrently under SERFF Tracking LEMO-134473201.

Basis of Forms

Lemonade is proposing to adopt specific forms from the North Carolina Rate Bureau (NCRB) and introduce new proprietary forms. This filing seeks the approval of both the adopted and proprietary forms to ensure compliance with regulatory standards.

Proposed Forms List

NCRB Adopted Forms	
Form Number	Form Name
HO 00 04 05 11	Homeowners 4 - Contents Broad Form
HO 32 32 01 24	Special Provisions - North Carolina
HO 32 46 05 03	Insert - North Carolina
HO 04 90 05 11	Personal Property Replacement Cost Loss Settlement
HO 04 58 02 17	Other Members of Your Household
HO 04 84 06 12	Limited Water Back-Up and Sump Discharge or Overflow Coverage - North Carolina
HO 32 01 06 05	Spouse Access - North Carolina
HO 32 82 06 12	Personal Injury
HO 32 54 06 12	Earthquake
HO 04 98 05 11	Refrigerated Property
HO 32 94 05 03	Absolute Windstorm and Hail Exclusion - North Carolina

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LIC Proprietary Forms	
Form Number	Form Name
LEM-APP01- NC	North Carolina Application
LEM-DEC-02-NC	North Carolina Declarations - Blank
LEM-NCNOTICE01	North Carolina - Advisory Notice to Policyholders
LEM-NCNOTICE02	UW Cancellation Notice
LEM-NCNOTICE03	Non-Renewal Notice