

Subject: Notice for New Jersey Pet Parents

Hi {{{FIRST_NAME}}}

This is to provide notice as required pursuant to N.J.S.A. 52:27EE-51 that Lemonade Insurance Company filed on February 26, 2026 with the New Jersey Department of Banking and Insurance request for a rate increase in the amount of 38.4% for Pet Insurance.

Under the proposed filing, the average policy will see a rate change of 38.4%. The impact of the filing on your rates may vary substantially, depending on the terms of your policy and your individual circumstances.

The request for a rate increase is subject to review and approval by the Department of Banking and Insurance pursuant to law, and the request ultimately may not be approved or may not be approved for the full amount requested. If approved in whole or in part, the rate change will not affect existing policies until they come up for renewal.

Please understand that your price hasn't changed for now. If this rate is approved, it might affect your price at your next renewal—but we'll let you know if that happens in advance.

These adjustments help us keep up with the changing costs of vet services, medication, and treatments — so we can keep providing the same great level of coverage for every pet in Lemonade's Pet community.

We absolutely love having you as a part of the Lemonade family, and deeply appreciate that you trust us with your pet insurance needs.

Here if you need us,

Lemonade