

# Paddington, Say hi to your new insurance!

We promise to do our best to make sure you love it here!

NOTE: Capitalized terms have special meanings. Check them out in the Terms and Definitions section of your policy.

# The Squeezed Version

Congratulations, Paul! You're now the happy owner of a Lemonade Pet Health Insurance [REDACTED] This policy covers Paddington Cash, a 2-month-old Samoyed dog, permanently residing with you, [REDACTED]

The Start Date of this policy is on November 3rd, 2021, and its End Date is November 3rd, 2022. During this period you'll be charged a premium of \$66.92 per month, and unless you or we cancel it, the policy will renew automatically.

Your policy has some Waiting Periods. Accident claims become eligible on November 5th, 2021, Illness claims on November 17th, 2021, and Cruciate Ligament Event claims on May 3rd, 2022. Your Preventative Care will become effective on November 3rd, 2021

Your policy covers 80% of the Cost of Paddington's diagnoses or treatments in case he ever gets sick or hurt. You also have an Annual \$250 Deductible and an Annual Limit of \$20,000.

There are other important things to know, such as your additional coverages, exclusions and conditions, and more, so please read on.

# We cover these...

## **Diagnostics**

Such as blood tests, urinalysis, x-rays, MRIs, CT scans and ultrasounds.

## **Procedures**

Such as outpatient, specialty and emergency care, hospitalization and surgery.

## **Medications**

Such as injections and Prescription Meds.

# ... when these happen

## **Accidents**

Such as road accidents or poisoning that result in unintended Injury like broken bones, and sprains.

## **Illnesses**

Such as infections, and symptoms of sickness like vomiting or diarrhea.

## **Repeating or Chronic Conditions**

Such as cancer, heart disease, diabetes, allergies, arthritis, and skin Conditions.

## **Congenital or Hereditary Conditions**

Such as elbow and hip dysplasia, hernias, and blood and eye disorders.

# Your additional coverages

## **Preventative Care**

Coverage for preventative services that are recommended by Veterinarians. It includes 2 wellness exams, 1 heartworm or FeLV/FIV test, 2 internal parasite or fecal tests, 1 blood test, 6 vaccines or boosters, heartworm or flea/tick medication, spay/neuter, and 1 microchip. There's no Deductible, but there are some conditions and limits to what we'll pay. Refer to your preventative form for more.

# How claim payments work

We'll pay 80% of the Cost for any covered claim up to the policy's Annual Limit of \$20,000/year. There's also an Annual \$250 Deductible for Accidents and Illnesses.

## Here's how it works

Say Paddington swallows a toy. The Vet charges you \$5,000 to perform a procedure required to remove it. Since this is considered an Accident it's covered, and we'll pay \$3,750 ( $\$5,000 * 80\%$  co-insurance - \$250 Deductible).

If Paddington gets sick or injured later that year, we will pay the full 80% up to the Annual Limit (because we apply only one Deductible per year.)

# Claim Terms and Conditions

## **File your claim in time**

You'll need to file a claim through our app within 180 days of treatment, and provide all necessary information and documentation during that process.

## **Coverage and Waiting Periods**

For your claim to be eligible, both the treatment date and the date on which the symptoms first appeared must be within the Policy Period, and after any applicable Waiting Period ends. After the Start Date, the Waiting Periods will apply to the following coverages and all related Conditions: 2 days for Accidents, 14 days for Illnesses and 6 months for Cruciate Ligament Events.

## **Availability and access to medical records**

Without Paddington's medical records, we may not be able to pay your claim. We require these important documents to be from within the 12 months prior, or up to 14 days after, his policy Start Date. By purchasing this policy, you agree to let us contact current or previous Vets on your behalf, and obtain all of Paddington's medical records if needed.

## **Detailed Vet Receipts**

In order for us to approve your claim payment, we require itemized Vet receipts which include your pet's personal information, date of treatment, Cost of the services, and the Vet's information.

# What's not covered

## **Pre-Existing Conditions**

Conditions that existed before the the policy's Start Date or during a Waiting Period, such as Chronic Conditions, Bilateral Conditions, or intervertebral Conditions aren't covered. However, we do cover some Pre-Existing Conditions that can be Cured, so long as there have been no symptoms or treatment for at least 12 months. Knee Conditions cannot be cured.

## **Dental Illness**

Any type of Dental Illness isn't covered. However, if Injury to teeth is caused by an Accident, we do cover the Cost of extraction and reconstruction of damaged teeth.

## **Preventable Situations and Neglect**

We also don't cover Injury or Illness caused by Neglectful Behavior. You must provide Paddington with Adequate Care, and make sure he remains in good health.

## **Non-Accident and Non-Illness**

We don't cover claims that are not caused by an Accident or Illness, including, but not limited to, Elective Cosmetic Procedures, grooming and nail trims, anal gland expression. Conditions relating to and resulting from breeding or pregnancy, as well as commercial guarding, herding, or participating in a sport activity like sled racing. Expenses related to boarding or transport, housing, prescription food, routine supplements/vitamins, general or obedience training, Recurring Conditions from repetitive activities and burial expenses.

### **Alternative and Experimental Treatments**

We do not cover Alternative and Experimental Treatments or medicine, such as aromatherapy, massage, herbal remedies, CBD oil, etc. We do not cover pet cloning or claims made for genetically modified animals.

### **Physical Therapy**

We don't provide coverage for treating physical disabilities, such as hydrotherapy, acupuncture, and chiropractic care.

### **Visit Fees**

We don't cover the Cost of the Visit Fees when treating an eligible Accident or Illness.

### **Other Pets and Pet Parents**

This policy covers only Paddington and can't be transferred to other pets. To add pets, [click here...](#) This policy only provides benefits to you, Paddington's Pet Parent. Paddington must be under your care and living with you at your address listed in this policy throughout the Policy Period.

### **Unverified Vets**

Treatment for all eligible Conditions is covered only when performed in the US, by a state-licensed Veterinarian with necessary training and experience, or by trained staff operating under the Vet's direct supervision.



### **Not Medically Necessary**

Treatment is covered only to the extent it is medically necessary to diagnose or treat an Illness, Injury, Condition, disease or its symptoms and it meets accepted standards of veterinary medicine. Also, claims for pets with no symptoms are not covered.

### **And...**

We will not pay claims if they are covered by other insurance policies, as well as complications caused by things that are not covered by this policy.

## **Changes & Additions**

If your address changes, we require that you notify us within 30 days of the change.

As pets age and their health deteriorates, the Cost of care goes up. In addition, over time, Vet services, medication, and treatment Costs increase. That's why pet insurance rates may increase. We'll try to minimize rate changes, but if they do happen, we'll be sure to let you know at least 30 days before your Renewal Date.

## Cancellation & Renewal

This policy is valid for one year, after which, it will automatically renew for another year, until it is canceled by you or by us, or unless we choose not to renew it. If this policy renews, a new Policy Period will start on the Renewal Date and you will be charged for the renewal premium.

If we choose to cancel or not renew this policy, we'll notify you at paulcash67@gmail.com, at least 10 days in advance.

You are free to cancel your policy at any time and we will return any leftover premium on a pro-rata basis. If you cancel within the first 30 days and have no reported or paid claims nor benefits used, we will refund your full premium. Any additional coverages can only be removed on your next renewal.

If you fail to make a payment, we will try to reach you by email. If payment isn't settled within 10 days, your policy will be canceled immediately and any leftover premium will be returned on a pro-rata basis.

## Complaints

We always prefer to settle disagreements collaboratively. If you have a complaint or disagreement, we encourage you to contact our Customer Experience team and voice your concerns. If you'd like to file a complaint, please [contact us](#).

# Well, look who made it here!

We're so happy you made it to the end. Thanks!

Hopefully this all made sense and you feel great about Paddington's coverage. Please **contact us** if anything remains unclear, or if you need more coverage than this agreement provides.

We wish you a healthy year, but should you encounter any bumps along the way, we'll do our best to smooth them out. After all, when life gives you lemons...

Sincerely,

[Redacted Signature]

# Preventative Care Annual Limits

You've purchased the Puppy preventative package.

2 Wellness Exams	Up to \$100 total for 2 exams
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1 Heartworm or FeLV/FIV test	Up to \$40
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2 Internal parasite or fecal tests (to check for internal parasites)	Up to \$70 for 2 tests
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1 Blood test (CBC or Chemistry)	Up to \$65
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6 Vaccines or boosters	Up to \$150 total for all six
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Vets recommend: Rabies, DHLPP (Distemper, Hepatitis, Parainfluenza, Parvovirus), Bordetella (for kennel cough)

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Heartworm or flea/tick medication	Up to \$65
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Spay/Neuter	Up to \$120
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1 Microchip	Up to \$40
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## Important conditions

In order to be eligible for reimbursement, these services must be performed by a licensed Veterinarian for preventative reasons.

- We will pay 80% of the Cost of Paddington's claims for these preventative services starting on November 3rd, 2021.

- If an Accident or Illness is the underlying reason your pet undergoes one of these services, or if an examination or diagnostic reveals a medical Condition, the entire visit will be reviewed for Accident or Illness coverage.
- If we cannot get a breakdown of Costs from your Veterinarian, we will pro-rate the claims payment.

The coverage offered in this form overrides any exclusion made in your policy. Additional coverage is limited to the items included above for Preventative Care, and all other terms and conditions of your policy remain unchanged.

This form is a part of [REDACTED]

# Terms and Definitions

**Accident**

An unexpected event resulting in unintended physical Injury to your pet that occurred during the Policy Period.

**Adequate Care**

Protect him from Recurring Conditions and keep him up to date with vaccinations: Rabies, Bordetella, Distemper, Hepatitis, Lepto, Parainfluenza, Parvovirus, or any other recommendation provided by your Vet. Please note that we don't cover diseases preventable by vaccines and preventative medications that were left untreated (including heartworm, lice, internal parasites, and fleas).

**Alternative and Experimental Treatments**

Treatment that doesn't fall within generally accepted and conventional medicine. This includes treatments for which there are no peer-reviewed journals for the Condition.

**Annual**

The duration of the Policy Period or the 12 months following the Start Date, as the case may be.

**Annual Limit**

The maximum amount that we will pay during any one Policy Period for Accident and Illness and Preventative Care.

**Behavioral Condition**

A Condition that is abnormal, dysfunctional or unusual and requires treatment. This includes, but is not limited to, separation anxiety, excessive chewing or licking, aggression, pica, self-injury, and property damage.

**Bilateral Condition**

A Condition that can affect both sides of your pet's body.

**Chronic Condition**

A Condition that can be treated or managed, but not Cured.

**Co-Insurance**

The percentage of the claim's Cost that you and we are responsible for paying.

**Condition**

Any disease, disorder, sickness, Illness, Injury, abnormality, and/ or syndrome displayed by your pet.

**Congenital Condition**

A Condition that is present from birth, whether inherited or caused by the environment, which may cause or otherwise contribute to Illness or disease.

**Cost**

The usual, customary and reasonable fees and costs, regardless of whether that customer has insurance coverage.

**Cruciate Ligament Event**

Any strain, injury, rupture, tear, or degeneration of the cruciate ligament in your pet's knee.

**Cured**

A temporary Condition or Injury that is resolved without recurrent symptoms or continuing treatment for at least 12 months. Knee or ligament Conditions and Chronic Conditions cannot be Cured.

**Deductible**

The Annual amount you pay for the Cost of any eligible Accident or Illness loss.

**Dental Illness**

Dental Illness is an Illness affecting the teeth and/or gums.

**Elective Cosmetic Procedures**

Including, but not limited to, tail docking, ear cropping, declawing, dewclaw removal, and ear cleaning.

**End Date**

The date coverage under the policy ends, as indicated in "The Squeezed Version", or each Renewal Date.

**End of Life and Remembrance**

Including Vet-recommended euthanasia, cremation, and a memorial item for the pet named in the policy. Examples of a memorial item includes, but is not limited to, an urn or clay paw print. This does not include coverage for Costs related to funerals, burials, taxidermy, or necropsy.



**Hereditary Condition**

An abnormality that is genetically transmitted from parent to offspring and may cause Illness or disease.

**Illness**

Sickness or disease and any change to your pet's normal healthy state that occurred during the Policy Period.

**Injury**

Physical harm caused by an Accident during the Policy Period.

**Pet Parent**

The named insured as indicated in "The Squeezed Version" section, above, who can also prove, as of the policy Start Date, ownership of the pet either by Veterinarian records or by local government/municipality registration.

**Physical Therapy**

Includes the following treatments: acupuncture, chiropractic, cryotherapy, electro-acupuncture, e-stim therapy, gait training, heat therapy, hydrotherapy, joint mobilization, laser therapy, range of motion exercises, treadmill therapy, stretching, therapeutic exercises, and Therapeutic ultrasound therapy.

**Policy Period**

The period beginning at 12:01am of the policy's Start Date and expiring at 12:01am on the Renewal Date.

**Pre-Existing Conditions**

Any Condition for which a Veterinarian provided medical advice, the pet received treatment for, or the pet displayed signs or symptoms consistent with the stated Condition prior to the Start Date or during any Waiting Period and that is not Cured during a Policy period.

**Prescription Medication**

Any prescription, supplement, remedy prescribed by a Veterinarian to treat a covered Condition. This does not include prescription food, preventative medication.

Prescription Medication is included for the treatment of eligible Behavioral Conditions if you have purchased the optional Behavioral coverage. Also referred to in the policy as "Prescription Meds".

**Preventable and Neglectful Behavior**

Intentional, neglectful or preventable actions by you or someone in your household, including organized fights, and activities related to training. Any Accident, Illness or Condition for which you were advised by a Veterinarian to take preventative measures for and didn't is not covered.

**Preventative Care**

Treatment, services, or procedures for the purpose of preventing Accident or Illness or for general health maintenance. Some Preventative Care services may be added to your policy. If purchased, they will be listed in your preventative form.

**Recurring Conditions**

Conditions arising from a repetitive and specific activity that leads to decontamination (i.e., the induction of vomiting, stomach pumping, or treatment with charcoal), medical, or surgical treatment of your pet, if the same or a similar activity occurred two times within 18 months prior to the treatment date. For example, the two incidents must arise from similar behaviors, such as the ingestion of nonfood items or potentially toxic substances (food- or chemical-related), the ingestion of human food or pet food that is not intended for your pet, or Injury stemming from repeated contact with species such as porcupines, rattlesnakes, cats, and dogs.

**Renewal Date**

The date that falls exactly 12 months after your Start Date, and every 12 months thereafter.

**Routine Dental Cleaning**

A Preventative Care service done for routine purposes that may include, depending on the selected package, the following services: routine dental x-rays, anesthesia and pre-operative pain medication, IV catheter, placement and fluids, scaling and polishing. This does not include coverage for extractions or restoration, known or unknown prior to the procedure, nor does it include coverage for anything not listed above. Refer to your preventative form for coverage and conditions.

**Start Date**

The date coverage starts as indicated in "The Squeezed Version" and each Renewal Date thereafter. Your pet must be in your possession on the Start Date. Coverage starts at 12:01am on the Start Date and each renewal date.

**Visit Fees**

Obtaining professional services for treatment from a Vet, including, but not limited to, an exam, check-up, consultation, physical consultation, office visit, referral or recheck. Visit Fees are included for eligible Behavioral Conditions consultations or exam fees if you have purchased the optional Behavioral coverage.

**Veterinarian**

An individual who holds a valid license to practice veterinary medicine or other appropriate licensing entity in the jurisdiction in which they practice. Also referred to in the policy as a "Vet."

**Waiting Period**

The period of time specified in a pet insurance policy that is required to transpire before some or all of the coverage in the policy can begin. The Waiting Period begins on the policy's Start Date and occurs only once unless in the case of a policy upgrade, in which the Waiting Periods reset.

# Georgia Specific Notices and Clarifications

## **What's not covered**

The **last paragraph** under **What's not covered** is replaced by the following:

We will not pay a claim if you are entitled to be paid under any other insurance except for any amount over and above such other insurance. We will also not pay for complications caused by things that are not covered by this policy.

## **Cancellation & Nonrenewal**

The **second paragraph** under Cancellation & Nonrenewal is replaced by the following:

If we choose to cancel or not renew within 60 days or less of the policy's start date, we'll notify you at paulcash67@gmail.com at least 10 days ahead of the policy cancellation, or on the date as stated in your cancellation notice. We may cancel you for any reason within this period.

If we choose to cancel more than 60 days from the policy's start date, we'll notify you at paulcash67@gmail.com at least 30 days ahead of the policy cancellation, or on the date as stated in your cancellation notice.

We may cancel for the following reasons:

1. Discovery of fraud, concealment of a material fact or misrepresentation
2. Change in a risk which substantially increases the hazard insured against

### 3. Violation of any material terms or conditions within the policy

If we choose to not renew this policy, we will notify you at paulcash67@gmail.com at least 30 days ahead of the policy's end date and provide a reason in the non-renewal notice.

#### Complaints

The following section is added after the Complaints section:

#### Appeals

If you decide to file an appeal, make sure it's within 30 days of your claims decision. You can do so [here](#).

1. We'll have a team member review your claim and appeal request with a manager and/or third party Veterinarian employed by Lemonade.
2. After their review, the manager and/or Veterinarian will decide on the appeal outcome. This will take up to four weeks, unless you're advised otherwise.
3. We'll then email you the outcome along with an explanation if the claims decision is upheld or overturned.

If you still have further questions, you can contact us [here](#).

## Notice of Installment Fees, Recurring Credit/Debit Card Payments and Our Rights to Discontinue Coverage Because of Failed Payments

Your policy is a one-year contract. If you have chosen to pay monthly for your insurance, we will automatically charge your card each month for the total monthly amount quoted to you, which is the sum of the monthly premium plus a monthly installment fee of \$1. You may cancel these recurring payments by cancelling your policy on the Lemonade app or by emailing our customer experience team at [help@lemonade.com](mailto:help@lemonade.com).

If we choose to insure you for another year, we will automatically charge the card for the new monthly premium and the new monthly installment fee. We will do the same for any subsequent renewals. Please keep your card information updated with us.

If your payment fails for any reason, we will attempt to collect the unpaid amount through our usual processes using the card information we have for you. We have the right to cancel your policy, if we cannot collect the monthly premium when due. We have the right to decline to insure you for another year, if we cannot collect either or both the monthly premium or the monthly installment fee when due. Payments we collect will be applied first to unpaid premium. Only after the premium has been paid in full will collections be applied to unpaid installment fees.