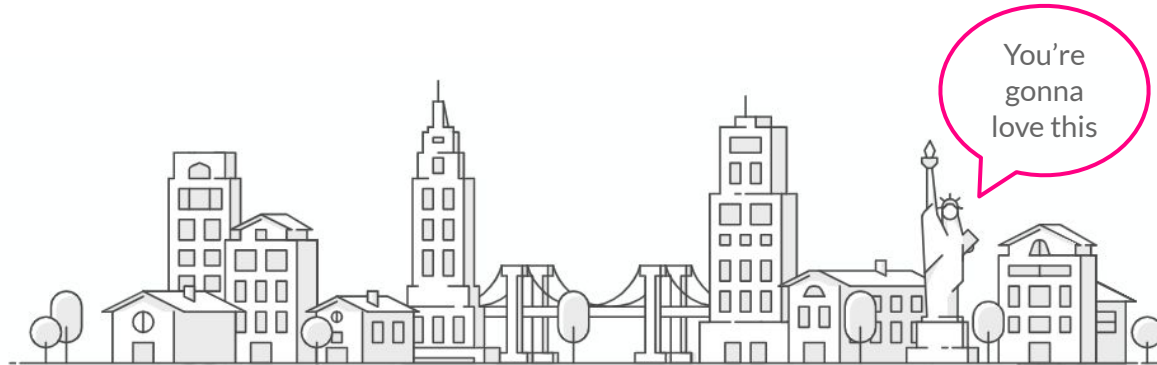


Lemonade

Lemonade for Independent Agents



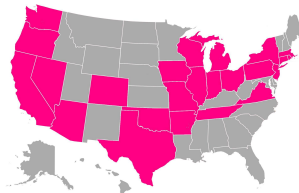
Who is *Lemonade*



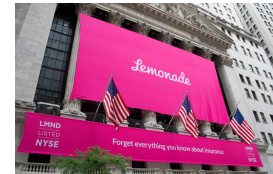
America's No. 1 ranked home insurance carrier



Demotech Rating of
A = Exceptional



Live in 25 States for
Agents



Listed on the New York
Stock Exchange

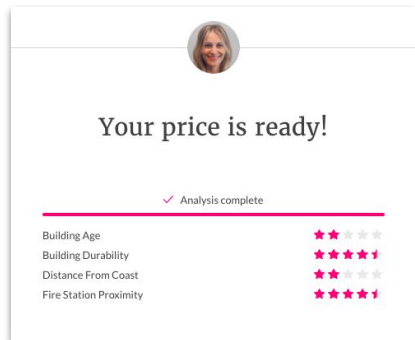
Why You're Going to Love Lemonade

Lemonade

Agent-tailored experience

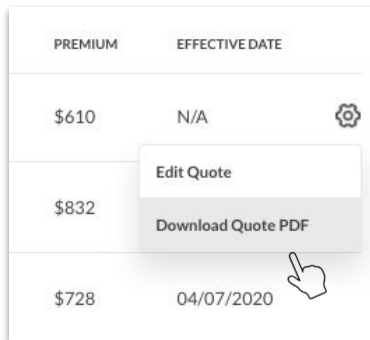
Fast, easy, and intuitive tool made for you

1 FAST QUOTING



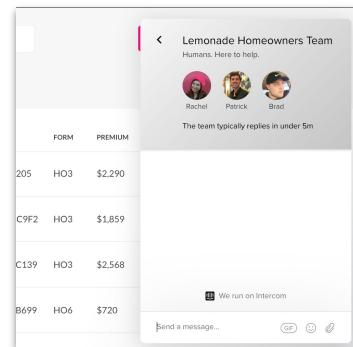
- Get a quote in **60 seconds**
- Integrated with **EZLynx**
- **No additional approval needed** for our UW limits

2 ALL IN ONE PLACE



- Download **RCE** immediately
- Edit & download **quote**
- **IVANS Downloads**

3 READY TO HELP



- Dedicated **live chat & email support** with licensed individuals

Top-notch servicing

Features designed to delight customers

1 FEATURES FOR AGENTS

POLICY DETAILS

Effective Date 07/08/2020

Dwelling / Coverage A 120,000

Price \$843 / YEAR

- Easily change effective date - no cancel/rewrite, and no new policy number
- Change the **Replacement Cost** directly on the portal

2 CUSTOMER SELF-SERVE

1:30

Close Lemonade

OVERVIEW EDIT ADD-ONS COVERAGES

You've made some changes Discard All

PERSONAL LIABILITY

\$300,000

LOSS OF USE

\$15,000

UPDATE POLICY (+\$122/YEAR)

- Customers can make changes to a policy or add extra coverage - **all on their own** via the app or web
- **All changes accessible to you** in the agents portal

3 AUTOMATIC COMMS

LOAN OFFICER DETAILS

We need this to provide your proof of insurance and a full year receipt

LOAN OFFICER'S NAME
Sam Smith

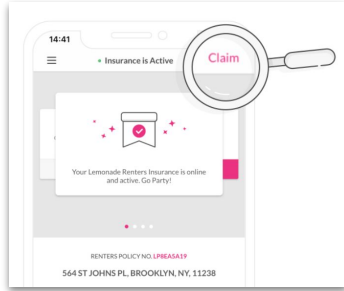
LOAN OFFICER'S EMAIL
Samsmith@abcloan.com

- Auto-send **EOI** to loan officer
- **Renewal follow-ups** when mortgagee doesn't pay bill

Claims process

Transparent for customers. No hassle for you

1 EASY TO FILE



- Customers file claims from their phone via the app - **anytime, anywhere**

2 EASY TO FOLLOW




- Customers answer a few simple questions & submit a **video recording** of what happened

3 EASY FOR YOU



- You don't have to do anything - **Lemonade does all the work!**


Customers love us

 Rohan Gandhi
timesnewrohan

@Lemonade_Inc I just bought home insurance from you and I'm pretty sure it was easier than ordering pizza. Awesome job on the experience.

 Maria Salamanka
MariaSalamankaM

Always disappointed in how much insurance will fight against customer in a claim. Just had my first good experience with filing. Unbelievably quick and solid customer experience with @Lemonade_Inc.

 Brent
goforbrent

@Lemonade_Inc was the simplest and easiest insurance I've ever purchased, "old" insurance companies need to step into the current century!!! 🌟🌟🌟



"No. 1 Homeowners Insurance Company"



"Top pick for Homeowners Insurance with best mobile experience."



"Given 4+ Stars by reviewers on BBB"

Policy, Coverages & Appetite

Lemonade

Slightly modified H03 and H06



Cov A - Open Peril (RC)

Cov B - Open Peril (RC)

Cov C - Named Peril (RC)

Liability Exclusions

- High-Risk Breed Liability
- Trampoline Liability
- Pool Liability

Coverage availability

STANDARD COVERAGES

Coverage Guidelines	Min Coverage	Max Coverage
Dwelling replacement cost (Cov A)	\$125,000 or 80% of property replacement cost	\$1,500,000
Other structures	10% of Dwelling	10% of Dwelling
Property and valuables	40% of Dwelling (RCV)	50% of Dwelling + \$100,000 (RCV)
Loss of use	30% of Dwelling	Max of (30% of Dwelling or \$200,000)
Personal liability	\$100,000	\$1,000,000
Medical payments to others	\$1,000	\$5,000

Standard Deductible: \$500 (options are \$250, \$500, \$1,000, \$2,500, \$5,000, \$7,500, \$10,000)

ADDITIONAL COVERAGES



Earthquake



Extended Reconstruction Cost



Loss Assessment



Mine Subsidence



Mold



Personal Injury



Ordinance or Law Coverage



Portable Electronics



Swimming Pool Liability



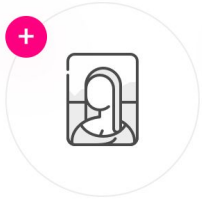
Water Backup

Some Optional Coverages subject to limited state availability

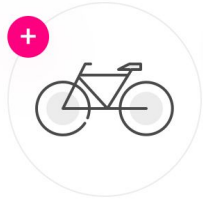
Scheduled items



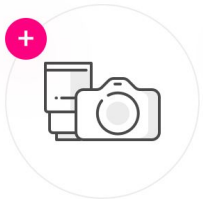
JEWELRY



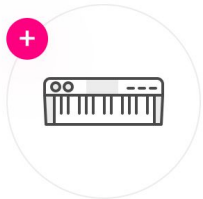
FINE ART



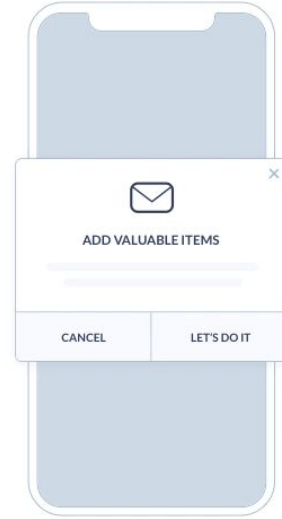
BIKES



CAMERAS

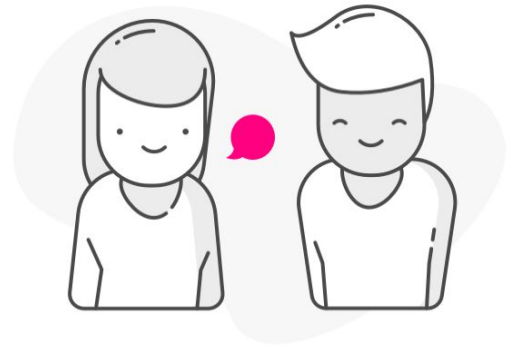


MUSICAL INSTRUMENTS



Customers we love

1. Owner occupied **single family** homes
2. **Heating system** updates within the **past 30 years**
3. **Protection class 1-8**
4. **Roof** updated within the **last 15 years**
5. **Wiring/plumbing** updated within the **last 30 years**
6. **No paid losses** within the **past 5 years**
7. **Primary residence**
8. Homes in **Suburban or Urban** communities
9. Homes located **at least 5 miles from the coast**



Customers to quote

1. Owner occupied **1-4 family homes**
2. **Roof** updated within the **last 20 years**
3. **Friendly dogs** (no bite history and no vicious breeds)
4. **Rowhouse** with **up to 3 homes** attached
5. **Max 2 paid losses** within the **past 5 years** (no more than 1 water or theft loss)
6. **Seasonal homes**
7. Homes **between 1 and 5 miles from the coast** (hurricane deductible will apply)



Customers we don't cover


1. Properties with **farms, modular homes, or mobile homes**
2. **Waterfront** properties (bummer...)
3. **Underground** (buried) **oil or fuel tank**
4. **Vacant** or properties **under renovation**
5. **'Vicious breed'**, canine with a **bite history**, or **exotic pets**
6. Residences with **home-based businesses** that create **additional property damage** or **liability exposure** (including **day care**)
7. **Rental properties** (i.e., AirBnB)
8. **Applicants** who have been **declined, cancelled or non-renewed** by any **insurance carrier** for any reason



Portal & Rater Integration


Lemonade

Portal demo

Lemonade [CREATE A QUOTE](#)  Welcome Back, **Jaen S.** ▾

QUOTES 6 **POLICIES** 2



NAME	ADDRESS	QUOTE ID	FORM	PREMIUM	EFFECTIVE DATE
Sam Smith	50 Murray Street, New York, NY, 10007	LQ152F25C1	HO3	\$2,053	10/29/2020
Demo Demo	462 1st Avenue, New York, NY, 10016	LQ82C0EBFB9	HO3	\$1,999	10/26/2020
Test Test	15 Park Row, New York, NY, 10038	LQ314BBA005	HO6	\$503	10/27/2020
Test Test	333 Adams St, Brooklyn, NY, 11201	LQ314ADB305	HO3	\$1,193	09/18/2020
Demo Demo	33 8th St, San Francisco, CA, 94103	LQ1517B701	HO6	\$610	N/A
Demo Demo	312 W 15th St, New York, NY, 10011	LQ91C023AF2	HO6	\$728	04/07/2020



Make sure to use customer email



Alright! Last 2 things about Adam

 EMAIL ADDRESS			
 Date of birth	MM	DD	YYYY

NEXT

Note: we DON'T email the customer anything until you bind their policy so they won't be contacted from us during the quoting process



Maya from Lemonade <maya.ai@lemonade.com>

to Bill, Max ▾

Hey Bill,

Welcome to Lemonade 😊. I'm sure Jason told you a bit about us, but Lemonade is the top-rated insurance company in America, and we've partnered with Goosehead to offer homeowners insurance.



Click below to activate your account, and then your coverage is good to go!

[ACTIVATE MY ACCOUNT](#)

Stay safe,

Maya
Team Lemonade

Lemonade

P.S. I've attached your new policy (your proof of insurance). If you have any questions just reply to this email.

Privacy is a big deal. To learn more about how we use personal info, check out our

Once a user purchases a policy, they'll get this email with their policy PDF attached to it.



Welcome home, Max!

Lemonade was built to provide the absolute best, most delightful, and most transparent insurance experience in the world. Happy to have you with us!

I agree to the Lemonade [terms of service](#)

SETUP ACCOUNT

Accurate EZLynx Quotes

Overview Details **Quotes** Lead Info Documents Activity





\$ Quote Results Estimated Home Premium No Matches Found Graph View

Full Pay Monthly EFT Scored (1) Non-Scored (0) Premium: Low-High

(NY) Actual Home Premium Shukla Anant of Lemonade 2/14/21, 8:12 PM

Med: \$1,275

Lemonade [VIEW MORE DETAILS](#) [ACCESS QUOTE](#) **\$1,275.00 / 12 mo (Total Premium)**

RE-SUBMIT    

Lemonade quotes in EZLynx are **ACCURATE, BINDABLE** quotes. We've run all of our reports. All you need to do is review coverages, take payment, and bind the policy.

Support & Communications

Lemonade

Live chat support

☰ *Lemonade*



Hey Shani, let's start with your customer
full name

FIRST NAME

LAST NAME

LET'S DO THIS

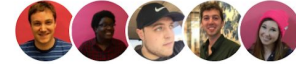
Lemonade

Hi there 🙋

Humans. Here to help.

Start a conversation

The team typically replies in under 5m



▶ Send us a message

 We run on Intercom



FAQs & Point of Contact

- ✓ **Agents** can reach out to agents@lemonade.com with any questions or to provide feedback.
- ✓ **Customers** can reach out to us directly at help@lemonade.com
- ✓ Check out the below resources & documents we shared via email
 - Lemonade's Tip Sheet for Agents (FAQ inside)
 - Lemonade Overview
 - Lemonade Coverage Transparency
- ✓ To file **claims**, please direct customers to our Lemonade app



Lemonade

Thank you!