

INSURER DISCLOSURE OF IMPORTANT POLICY PROVISIONS

Our policy is our promise to you and your furry family. We encourage you to read your policy fully to understand all the terms and conditions of your coverage. The following is a summary of those terms and conditions.

- You have 30 days from the day You receive this policy to review it and return it to Us if You decide not to keep it. You do not have to tell Us why You are returning it. If You decide not to keep it, simply return it to Us or You may return it to the insurance producer that You bought it from as long as You have not filed a claim. You must return it within 30 days of the day You first received it. We will refund the full amount of any premium paid within 30 days after We receive the returned policy. The premium refund will be sent directly to the person who paid it. The policy will be void as if it had never been issued.
- This policy excludes coverage for Pre-Existing Conditions. This means that 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 effective date of a Pet Insurance Policy or during any Waiting Period is not eligible for coverage. A Condition for which coverage is afforded on a Pet Insurance Policy may not be considered a Pre-Existing Condition upon any Renewal of the Pet Insurance Policy. See Section 9 of the policy.
- Other exclusions may apply. Please refer to Section 9 of the policy for more information.
- This policy has a 30 day Waiting Period for Illnesses. See Section 9 of the policy.
- We may waive the remainder of the Waiting Period if You complete a comprehensive medical Examination of Your Pet by a Veterinarian after the purchase of the policy. Any Condition found during the comprehensive medical Examination will be considered a Pre-Existing Condition. Obtaining the comprehensive medical Examination will be at Your expense.
- In order to receive dental Illness coverage, Your Pet's teeth must be Examined by a Veterinarian at least once every 12 months. If for any reason Your Pet's teeth have not been Examined by a Veterinarian within 12 months prior to the Policy Enrollment Date, dental Illness or Injury coverage starts from the date of Your Pet's first dental Examination after the Policy Enrollment Date. In addition to all other terms and conditions, any Illnesses or Injuries found at such an Examination or signs prior to such an Examination will not be eligible for dental coverage.

- Premiums will not increase based on Your Pet's claim history or the age of Your Pet.
- Premiums may increase or decrease if You move to a new ZIP code.
- A Coinsurance and per Condition Deductible apply to claim payments under this policy. Coinsurance means Your portion of the cost of covered Veterinary Treatment. Deductible means the monetary amount that You pay for each Illness or Injury. Once You meet the Deductible amount for a specific Illness or Injury, this policy will pay out all future losses for that specific Illness or Injury, subject to all other terms and conditions of this policy. Your declaration page sets forth Your Deductible and Coinsurance amounts. See section 6 of the policy.

For example, here's how We calculate the claim payment for a \$1,000 invoice, assuming You have elected 90% Coinsurance, a \$250.00 Deductible and it is the first time You have made a claim for the Condition for Your Pet.

1. First, We identify which items are eligible for coverage on Your veterinary invoice. In this example, We have identified \$1,000 of eligible Veterinary Treatment on Your invoice
2. Next, We'll calculate 90% of \$1,000: $\$1,000 \times 90\% = \900
3. Finally, We'll deduct Your \$250.00 Deductible from that amount and pay the rest of Your invoice: $\$900 - \$250 = \$650$

- If You enroll Your Pet through the Veterinary Examination Program, Your Pet must have a full physical Examination by a licensed Veterinarian. In order for Your certificate to be valid, it must be activated within the required 24 hour window subsequent to Your Pet receiving a full physical Examination. Any Conditions found during the full physical Examination may be considered Pre-existing Conditions and not eligible for coverage. All Waiting Periods are waived if You enroll Your Pet through the Veterinary Examination Program. Should We later discover that the required full physical Examination had not been obtained within the appropriate timeframe, the policy Waiting Period will be applied from the date of a Veterinary Examination certificate activation.
- Trupanion is underwritten in the United States by American Pet Insurance Company.
- We are always available if You should have any questions. Please do not hesitate to contact Us at:

Trupanion
American Pet Insurance Company
6100 4th Ave S
Seattle, WA 98108-3234

Toll Free: 888.733.2685

Fax: 866.405.4536

Email: Notice@trupanion.com

- You may also reach the California Consumer Services Division of the California Department of Insurance at the below address and telephone number:

**California Department of Insurance
Consumer Services Division
300 South Spring Street, South Tower
Los Angeles, CA 90013**

**Consumer Hotline
1-800-927-HELP (4357)
8:00 a.m. to 5:00 p.m. M-F**

As of January 1, 2025, the following definitions will be used in place of or in addition to, as applicable, the definitions currently listed in Your policy:

Chronic Condition: means a Condition that can be treated or managed, but not cured.

Orthopedic: refers to Conditions affecting the bones, skeletal muscle, cartilage, tendons, ligaments, and joints, including elbow dysplasia, hip dysplasia, intervertebral disc degeneration, patellar luxation, and ruptured cranial cruciate ligaments. "Orthopedic" does not include cancers or metabolic, hemopoietic, or autoimmune diseases.

Pet Insurance: means an individual or group property insurance policy that provides coverage for accidents and illnesses of Pets, and other Veterinary Expenses.

Pre-existing Condition: means 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 effective date of a Pet Insurance Policy or during any Waiting Period.

Producer: means a person licensed pursuant to Section 1625 or 1625.5 who transacts pet insurance in California.

Renewal: has the same meaning as defined in subdivision (e) of Section 660.

Veterinarian: means an individual who holds a valid license to practice veterinary medicine from the Veterinary Medical Board pursuant to Chapter 11 (commencing with Section 4800) of Division 2 of the Business and Professions Code or other appropriate licensing entity in the jurisdiction in which the individual practices.

Veterinary Dental Care: means the prevention, diagnosis, and treatment of Conditions, diseases, and disorders of the oral cavity, the maxillofacial region, and associated structures.

Veterinary Expenses: means the costs associated with medical advice, diagnosis, care, or treatment provided by a Veterinarian, including, but not limited to, Veterinary Dental Care, the cost of drugs prescribed by a Veterinarian, and services provided under the supervision of a Veterinarian.

Waiting Period: means 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.