

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 any of the following are true prior to Your Policy Enrollment Date, are not eligible for coverage: (1) a Veterinarian provided medical advice; (2) Your Pet received previous treatment; or (3) based on information from verifiable sources, Your Pet had signs or symptoms directly related to the Condition for which a claim is being made. See Section 9 of the policy.
- Other exclusions may apply. Please refer to the What We Do Not Cover section of the policy for more information.
- This policy has a 30 day Waiting Period for Illnesses. See Section 9 of the policy.
- 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.
- 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.
 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: $\$900 - \$250 = \$650$
- 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 contact the New Hampshire Insurance Department at:

21 South Fruit Street, Suite 14
Concord, NH 03301
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Website: <https://www.nh.gov/insurance/>