



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, certificate or rider to review it and return it to the company if you decide not to keep it. You do not have to tell the company why you are returning it. If You decide not to keep it, simply return it to the company at its administrative office or you may return it to the agent or 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. The company will refund the full amount of any premium paid within 30 days after it receives the returned policy, certificate or rider. The premium refund will be sent directly to the person who paid it. The policy, certificate or rider 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's Effective Date or during any applicable Waiting Periods, are not eligible for coverage: (1) a Veterinarian provided medical advice regarding the Pet; (2) The Pet received previous treatment; or (3) based on information from verifiable sources, the 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 exclusions section of the policy for more information. 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 365 days. If for any reason Your Pet's teeth have not been Examined by a Veterinarian within 365 days prior to the policy Effective Date, dental Illness or Injury coverage starts from the date of Your Pet's first dental Examination after the policy Effective 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. See Section 7 of the policy.
- Along with Your policy, You will receive a declaration page. That declaration page will note the date that Your policy becomes effective. For new policyholders there are no Waiting Periods, but unless You enroll on an Exam Day Offer, there will be a delay between when You enroll and when Your policy becomes effective. For renewing policyholders the Waiting Periods applied at the inception of Your policy are still applicable. Waiting Periods will not be applied to renewals of existing coverage.
- If You move, the cost of Your policy may change.

- 90% Coinsurance, or payout percentage, applies to claim payments under this policy. Payout percentage is the percentage of the Actual Cost of Veterinary Treatment that We, the insurer, is responsible for paying. If You have chosen a Deductible, a per Condition Deductible also applies to claim payments under this policy. The per Condition Deductible that You have selected is displayed on Your declaration page.
 - For example, here's how We calculate the claim payment for a \$1,000 invoice, assuming You have elected 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:

6100 4th Ave S
Seattle, WA 98108-3234
Toll Free: 888.733.2685

- If You purchased Your policy through a State Farm Agent, You may also contact them directly for assistance.