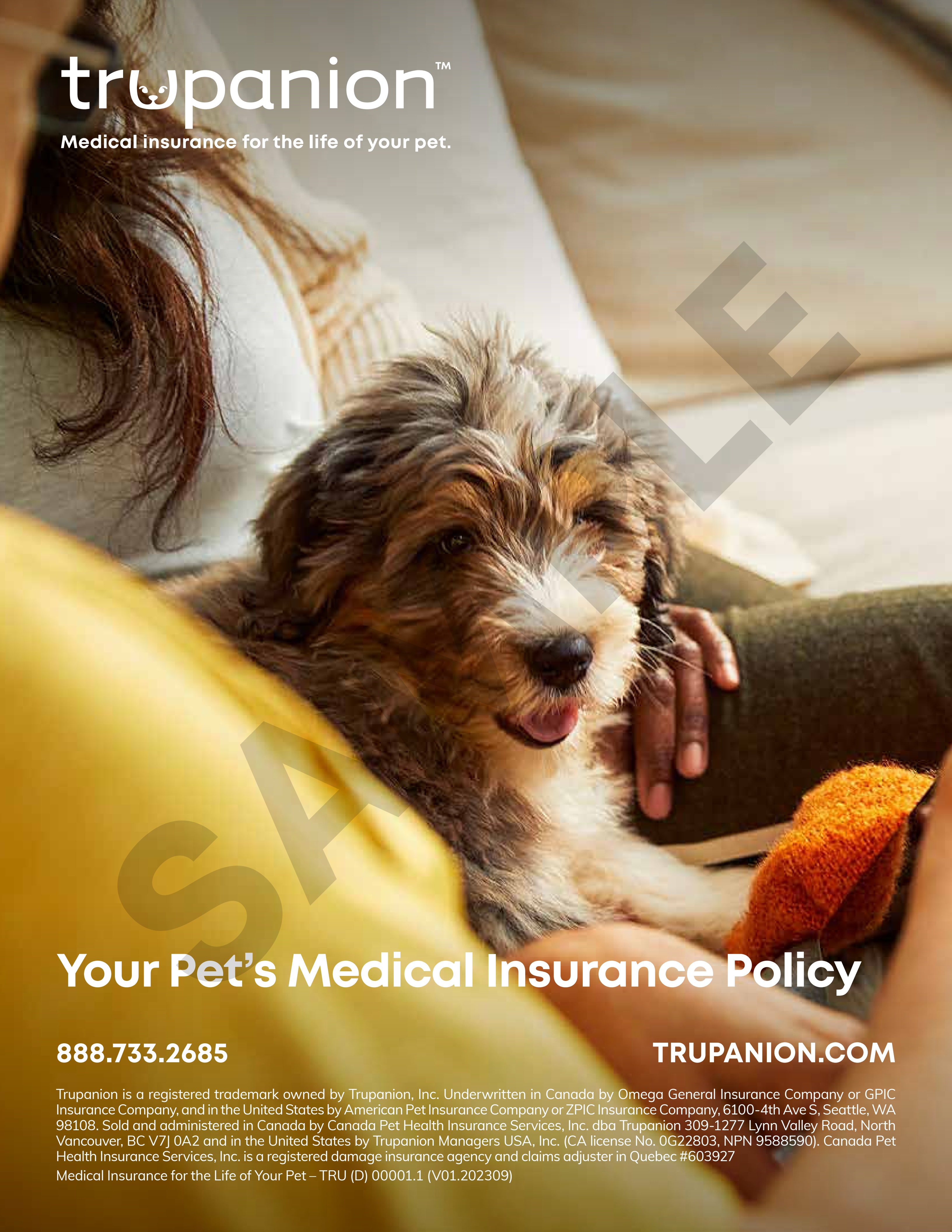

trupanion™

Medical insurance for the life of your pet.

Your Pet's Medical Insurance Policy

888.733.2685

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Medical Insurance for the Life of Your Pet – TRU (D) 00001.1 (V01.202309)

Welcome to the Trupanion Family!

Our mission is to help the pets we all love have the best veterinary care possible. We want to help ease your worries about the cost of treatment or the details of what's covered should the worst happen. When you need us, we'll be there.

You will find all the information you need related to your policy in this document. We recommend you take some time to familiarize yourself with the details of your coverage.

Thank you for choosing Trupanion.

DARRYL RAWLINGS | FOUNDER & CEO

Your Coverage Explained

Over the following pages you will find information related to:

RIGHT TO RETURN

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 and enrollment fee (if applicable) 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.

SECTION 1

Your Insurance Agreement

We provide the insurance described in this policy in return for Your timely and successful payment of Your premiums, subject to the terms and conditions set forth in this policy:

A. We cover:

The Actual Cost of Veterinary Treatment You incur for Your Pet for unexpected Illnesses or Injuries, subject to the terms and conditions of this policy.

B. Policyholder-initiated changes:

I. Deductible:

1. You may increase Your Deductible at any time after Your policy Effective Date.
2. You may decrease Your Deductible only within the first 30 days after Your policy Effective Date.
3. Your new Deductible amount will become effective on Your next billing date.
4. Claims submitted after a Deductible change for the treatment of Illnesses or Injuries that exist on or before the date described above in B.I.3. will be subject to the higher Deductible amount.

II. Addition and removal of optional coverage riders:

1. There are three optional riders as described in Section 2.B. below.
2. You may add the Recovery And Complementary Care rider to Your policy only within the first 30 days following Your policy Effective Date. The effective date of this coverage will be on the next billing date of Your policy.
3. You may add the Breeding Rider anytime, and if You add after Your enrollment date, then the effective date of this coverage will be on the next billing date of Your policy.
4. You may remove the Recovery And Complementary Care rider and/or the Breeding rider at any time. You will not, however, be allowed to add this coverage in the future once it has been removed from Your policy.
5. You may add or remove the Pet Owner Assistance Package at any time after Your policy Effective Date.
   a. The Pet Owner Assistance Package will become effective on the next billing date of Your policy.
6. We do not provide coverage for Veterinary Treatment associated with the optional riders for Conditions that exist before the effective date described above.
7. Optional coverage provided by a rider will end at the time the rider is removed.

SECTION 2

Policy Benefits in Detail

A. Insured Pet:

Subject to the terms and conditions of this policy, We will insure Your Pet for the Actual Cost of Veterinary Treatment You incur for Your Pet for unexpected Illnesses and Injuries.

B. Optional coverage riders:

The following optional benefits are available subject to an additional premium. You must choose and pay for these riders for these benefits to apply:

I. Recovery and Complementary Care Rider:

1. Rehabilitative therapy;
2. Acupuncture;
3. Hydrotherapy;
4. Chiropractic;
5. Behavioral modification;
6. Homeopathy; and
7. Naturopathy.

II. Pet Owner Assistance Package:

1. Liability coverage for third-party property damage;
2. Advertising and reward;
3. Boarding fees;
4. Holiday vacation cancellation costs; and
5. Cremation or burial fees.

III. Breeding Rider:

Illnesses and Injuries related to breeding, whelping, and queening.

SECTION 3

General Conditions of Coverage

A. Premiums are payable monthly. This lifetime policy will renew automatically every month as long as Your premium payments are current. If premiums are unpaid, We may cancel this policy by sending a notice of cancellation to You at Your last known address at least 10 days before the effective date of cancellation.

B. The successful payment of Your premiums constitutes Your acceptance of all terms and conditions contained in this policy. If We do not receive Your first monthly payment, Your coverage does not start.

C. We may change Your monthly premium at any time by providing a written notice to You at least 30 days prior to the effective date of the change.

D. All Veterinary Treatments and care must be provided by a licensed Veterinarian with the necessary training and expertise or by a staff member at the authorization of and under the Veterinarian's Direct Supervision.

E. Coverage for treatments may be provided under this policy only while Your Pet is in the United States of America, Puerto Rico, Canada, Australia or any other region under US, Canadian or Australian government control, such as military installations/ bases in foreign countries.

F. No coverage will be provided for any Veterinary Treatment costs or losses incurred during any period of time in which Your policy is not in force.

G. Proration of costs will occur if the invoiced items are applicable to more than one Illness, Injury, or procedure.

H. This policy is not transferable to other Pets.

I. You may cancel Your policy by notifying Us by phone, mail, fax, email, or notifying the agent from whom You purchased Your policy.

J. Insurance fraud unfairly increases premiums for all policyholders. If any policyholder provides Us or makes a claim that involves false, misleading, and/or dishonest information, We may not pay the claim, We may void any of Your policies, and We may be required by law to report it to governmental authorities.

K. You must be the personal and individual Owner of the insured Pet.

L. If You transfer ownership of the Pet to a different Owner to care for the Pet, We can arrange for continued coverage if We are contacted within 30 days from the date ownership transfers.

M. Waiver of Rights in the Event of a Dispute: There may be instances where We disagree regarding the terms of coverage. In such cases, We will negotiate in good faith to resolve the issue amicably. If We are unable to agree, You remain entitled to seek remedies under applicable law. In the event You bring a legal action against Us in Your chosen jurisdiction, You agree to not object to Our request to appear electronically.

N. Recovery from Third Parties; Subrogation; Reimbursement; Setoff: We will not make payments for claims for which You are entitled to recovery under any other insurance, except for any additional sum that is payable over and above such other insurance and any contribution that We are obliged to make by law. If We make a payment to You and You are also entitled to receive a payment from a third party, Our obligation is subrogated to that right. You will help Us recover any payments that were subject to subrogation and reimburse Us to the extent You recover from a third party (up to the amount of Our payments to You). Notwithstanding anything to the contrary in this agreement and without prejudice to any other right or remedy We may have, We may set off or recoup any liability owed to You pursuant to this policy against any amount We determine, in good faith, that You are liable for to Us, including, without limitation, any overpayments We may have made to You due to subrogation, error, or otherwise.

O. Severability: If at any time this policy's provisions are in conflict with the applicable laws, rules, and/or regulations of the state or province in which this policy is issued, the provisions will be reformed and construed to be valid, legal, and enforceable to the maximum extent permitted by such applicable laws, rules, and/or regulations to effect the original intent of the parties as closely as possible.

P. Entire Contract: This policy, the Declaration Page, and any attached riders or endorsement(s) contain all the agreements between You and Us and supersede any prior agreements or understandings between Us.

SECTION 4

Protecting Your Pet

We do not cover Illnesses or Injuries that may arise from Your failure to:

A. Act prudently in the care and protection of Your Pet. You must protect Your Pet from the exacerbation and/or recurrence of any Injury or Illness after its initial occurrence and provide proper Maintenance/preventive care.

B. Administer Vaccinations and preventive Veterinary Treatment or Medication as recommended by Your Veterinarian to protect against Illness. We do not pay claims for Illnesses (including treatment or diagnostics) that can be prevented via Vaccination or preventive Medication if You did not provide that Preventive Care for Your Pet.

SECTION 5

Our Claims Process — What Happens if You Need to Make a Claim

A. You must submit a fully completed claim form and supporting invoice(s) for each and every Condition for which a claim is made within 365 days of the treatment date to receive payment from Us. For claims submitted more than 365 days after the treatment date, We will pay the claim only if We are not prejudiced by the delayed notice. To avoid the undue time required and other factors associated with processing a claim so far in the past, under all circumstances You must submit a claim within 1,095 days of the treatment date to receive payment. You can download a claim form from the Member Portal on Our website at https://members.trupanion.com/claim or You may contact Our Member Experience team at 888.733.2685 and We will mail, email, or fax one to You.

B. We require complete medical history/Medical Records associated with Your Pet to process any claim. You agree to provide to Us all medical history/Medical Records associated with Your Pet. You authorize Us, at the time of Your policy Effective Date and any time thereafter, to contact any veterinary Hospital to obtain all available Medical Records that exist for Your Pet. You authorize any veterinary Hospital to release to Us all Medical Records that exist for Your Pet. Failure or refusal to disclose a complete medical history for Your Pet when requested may result in the denial of Your claim(s) and/or cancellation of Your policy.

C. You may have Your claims paid directly to the treating Veterinarian if an arrangement to do so exists between Us and the treating Veterinarian.

D. If We pay a claim for any Illness or Injury that is not eligible under the policy terms and conditions, that payment by Us does not waive Our right to apply the terms and conditions of this policy appropriately to any other submitted claims.

SECTION 6

Eligible Claims — What You Pay

A. Examination fees;

B. Deductible (if You choose to have one);

C. Coinsurance;

D. Taxes; and

E. Costs not covered by this policy.

SECTION 7

Dental Coverage

A. Things You must do to receive dental illness coverage:

I. Your Pet's teeth must be Examined by a Veterinarian at least once every 365 days.

II. 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.

III. You must follow Your Veterinarian's advice about dental care and if recommended, Your Pet must undergo Dental Prophylaxis performed by or under the Direct Supervision of a Veterinarian within the recommended timeframe. If Your Veterinarian does not document in the Medical Records a recommended timeframe, then the specified treatment must be completed within 90 days of the date of the recommendation.

B. What is covered:

Veterinary Treatment required due to dental illness and injury, subject to all other terms and conditions of this policy.

C. What is not covered:

I. Veterinary Treatment for dental Illness, including resorptive lesion(s), if Your Pet has any signs or evidence of periodontal disease, periodontitis, gingivitis, tartar, stomatitis, or resorptive lesions prior to the policy Effective Date.

II. Dental Prophylaxis at any time or for any reason.

III. Toothbrushes, toothpastes, dental foods, chews, rinses, or preventive dental care at any time or for any reason.

IV. Open or closed root planing at any time or for any reason.

V. Any Veterinary Treatment related to baby teeth if Your Pet was enrolled at or after 180 days old.

VI. Veterinary Treatment costs for teeth other than canine and carnassial teeth will be limited to the estimated extraction cost.

SECTION 8

Prescription Food, Herbal Therapy, and Supplements

A. Prescription Food:

50% of the eligible cost of Prescription Food will be covered when recommended by Your Veterinarian for the treatment of Illnesses or Injuries covered by this policy for up to two months of normal feeding from the date of onset of the Condition. We do not cover the cost of Prescription Food when used for Maintenance or for Routine or Preventive Care for any reason at any time.

B. Herbal therapy:

We cover herbal therapy that involves the use of herbs, either as single products or in combination with other herbs, for medicinal purposes that are labeled with ingredient analysis. This must be recommended or prescribed by Your Veterinarian, as evidenced in Your Pet's Medical Records for the treatment of Illnesses and Injuries covered by this policy and not for Routine or Preventive Care.

C. Supplements:

We cover dietary supplements, such as vitamins and nutraceuticals, that are recommended or prescribed by Your Veterinarian, as evidenced in Your Pet's Medical Records, for the treatment of Illnesses and Injuries covered by this policy and not for Routine or Preventive Care. Any proprietary blend must be manufactured and labeled with its ingredient analysis.

SECTION 9

What We Do Not Cover

A. Pre-Existing Conditions:

I. We do not provide coverage for any Condition(s) that occur or reoccur or that were present prior to Your Effective Date or during any applicable Waiting Periods, as they are deemed Pre-Existing Conditions, and not eligible for coverage.

1. We will also not cover Pre-Existing Conditions in these instances:

   a. Illnesses or Injuries for which a Veterinarian provided medical advice or treatment, or for which signs or evidence of their potential manifestation existed prior to the policy Effective Date or during any applicable Waiting Periods.

   b. Illnesses or Injuries masked or controlled by treatment or Medication at any time prior to the policy Effective Date or during any applicable Waiting Periods.

   c. The Actual Cost of Veterinary Treatment for the following if signs or evidence presented on either side or any location on Your Pet prior to the policy Effective Date or during any applicable Waiting Periods: luxating patella, glaucoma, entropion, ectropion, elbow dysplasia, cataracts, prolapse of the tear gland of the third eyelid (cherry eye), hip dysplasia, intervertebral disc disease, weakness, instability, tear, partial tear, or rupture of the cranial cruciate ligament.

   d. Illnesses or Injuries that arise from a repetitive and specific activity (including but not limited to Foreign Material ingestion) if the same or similar activity occurred more than once prior to the policy Effective Date or during any applicable Waiting Periods.

   e. Any internal or external growth if a growth of the same type determined by diagnostic testing or Medical Records descriptions (including exact location and size) is present prior to the policy Effective Date or during any applicable Waiting Periods.

B. Other exclusions:

We do not cover at any time or for any reason the costs, fees, or expenses associated with:

I. Examinations;

II. Administrative charges, Taxes, and shipping costs;

III. Processing of insurance claims and transmission of Medical Records;

IV. Illnesses or Injuries to Your Pet that arise from Your intentional or reckless activity. Permitting Your Pet to be in the company of anyone who has previously intentionally or recklessly endangered or harmed Your Pet will be deemed reckless;

V. Breeding and Illnesses or Injuries related to breeding, whelping, and queening unless You add the Breeding Rider to Your policy;

VI. Elective, cosmetic, or preventive procedures, including but not limited to: tail docking, ear cropping, declawing, dew claw removal, microchip implantation, and associated costs of each;

VII. Training, including but not limited to behavioral modification, desensitization or similar therapy;

VIII. Diagnostic Testing or Veterinary Treatment administered when the Pet has not evidenced any sign or symptom of an Illness or Injury including but not limited to Routine or Preventative care, or packaged subscription costs regardless of when or for what reason they are utilized;

IX. Boarding, including but not limited to: medical Boarding, day care, day stay, and day observation;

X. Transportation expenses, including mileage fees;

XI. Complications or sequelae to Illnesses, Injuries, procedures, diagnostic tests, treatments and/or Medications excluded or restricted by this policy;

XII. Adverse reaction to administered Medication, supplementation or treatment not prescribed by Your Veterinarian, for Your Pet as noted in the Medical Records.

XIII. Anal gland expression;

XIV. Bedding, housing, crates, cages, ramps, feeding bowls/platforms, feeding, exercise, non-prescribed special diets, raw food diets, Pet foods, routine or preventive supplements, bathing (including bathing intended as treatment for an eligible Condition), non-medicated shampoo, grooming, nail trims, ear cleaning, ear irrigation, toys, clothes, leashes, collars, electronic or other wearables, non-Hospital based diagnostic equipment or treatment equipment, and/or treats;

XV. Injury resulting from activities related to training for or participating in racing, including track or sled racing;

XVI. Cloning;

XVII. Spaying or neutering at any time or for any reason unless recommended by Your Veterinarian following an Illness or Injury that involves damage to the reproductive organs;

XVIII. Parasitic infection, infestation, treatment, diagnostics, or control for internal or external parasites for which there are readily available preventive treatments;

XIX. Cremation, burial, and other post-mortem costs;

XX. Optional coverage not selected;

XXI. Any claim for loss that arises from a nuclear reaction, radiation, radioactive contamination, or the discharge of a nuclear device or a chemical, biological, biochemical, or electromagnetic weapon, device, agent, or material, whether controlled or uncontrolled, accidental or otherwise; or

XXII. Any claim for loss that arises from war, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, strikes, riots, or civil commotion.

SECTION 10

Definitions

These words that are used throughout this policy have the following special meanings:

A. **Actual Cost of Veterinary Treatment:** The fees/costs associated with medical advice, diagnosis, care or treatment provided by a Veterinarian, including, but not limited to, the cost of drugs prescribed by a Veterinarian, regardless of whether the customer has insurance coverage.

B. **Boarding:** A service offered where a Pet is provided housing, food, water, and exercise or enrichment for a set amount of time in exchange for a fee. This could include giving Medications or providing treatments that could be given by someone other than a veterinary professional or is given as a convenience to the Pet Owner.

C. **Coinsurance:** Your portion of the cost of covered Veterinary Treatment. Your Coinsurance amount is shown on the Declaration Page as the “Owner” portion.

D. **Condition:** Any disease, disorder, sickness, Illness, Injury, behavior and/or syndrome characterized by a loss of normalcy and that is manifest by clinical signs or evidence or for which abnormalities of laboratory or other tests exists.

E. **Declaration Page:** The page included with Your Membership that outlines information about Your Pet, coverage, and monthly premium.

F. **Deductible**: The monetary amount that You pay for a specific Condition prior to Us paying a claim.

G. **Dental Prophylaxis:** Scaling, cleaning, and polishing of the teeth as well as associated fees (including, but not limited to: anesthesia, pre-anesthetic blood work, and fluids).

H. **Direct Supervision:** A licensed Veterinarian is readily available on the premises where Your Pet receives Veterinary Treatment and has assumed responsibility for the care given to Your Pet by a person working under their authority and direction.

I. **Effective Date:** When You request Trupanion Membership for Your Pet, the first date upon which Your monthly payment is collected for Your Pet and the date on which Your coverage becomes active is referred to as the Effective Date. Your Effective Date will be noted on Your Declaration Page for Your Pet.

J. **Examination and other derivations:** Examination performed by or under the Direct or indirect Supervision of a Veterinarian, including but not limited to: a physical, physical consultation, inpatient Examination, in-Hospital Examination, consultation, office visit, office call, office fee, referral, recheck, telemedicine consultation or any type of planning fee including but not limited to anesthesia planning, surgical planning, or radiation planning.

K. **Foreign Material:** Any food or non-food object not solely intended by the manufacturer for ingestion by Your Pet, including but not limited to: bones, toys, and food not labeled specifically for Pets.

L. **Hospital:** All veterinary facility types and/or means by which a Pet receives Veterinary Treatment. The term "Hospital" includes but is not limited to: veterinary teaching Hospital, veterinary Hospital, veterinary clinic, mobile and/or house call veterinary practice, specialty veterinary Hospital, referral veterinary Hospital, veterinary care center, and veterinary specialty center.

M. **Illness:** Any physical sickness, physical disease, or any physical change to Your Pet's normal healthy state, including dental illness not caused primarily by an Injury.

N. **Injury:** Physical harm or damage to Your Pet, including dental injury, caused by an event and not more directly related to an underlying disease process.

O. **Maintenance:** A therapeutic regimen, including treatments, diagnostics, or Medications intended to preserve the benefit of the initial treatment.

P. **Medical Records:** Contemporaneously written documentation by a Veterinarian or under their Direct Supervision. These records must at a minimum contain temperature, pulse, respiration, weight, body condition, medical history and any signs of abnormality, and also meet the minimum standards required by the state or provincial agency that regulates the jurisdiction where that Veterinarian practices.

Q. **Medication:** Proven and accepted forms of medicine which are prescribed and/or recommended by Your Veterinarian, as evidenced in Your Pet's Medical Records.

R. **Owner:** The individual(s) legally responsible for the Pet's care, and listed as the primary or secondary Owner on the Declaration Page.

S. **Pet:** A domestic cat or dog owned for companionship or as a service dog and not owned for commercial reasons.

T. **Pre-Existing Condition:** Means Conditions for which any of the following are true prior to Your policy Effective Date or during any applicable Waiting Periods: (a) a Veterinarian provided medical advice; (b) Your Pet received previous treatment; or (c) Based on information from verifiable sources, the Pet had signs or symptoms directly related to the Condition for which a claim is being made.

U. **Prescription Food:** A therapeutic diet formulated, tested, and manufactured with guaranteed analysis and safety standards to aid as part of the Veterinary Treatment of specific medical Conditions. A Veterinarian must prescribe and dispense the diet and document the diet in Your Pets Medical Records. Prescription Foods do not include general Maintenance diets, puppy or kitten diets, homemade diets, or raw food diets, even if prescribed and dispensed by a Veterinarian.

V. **Routine or Preventative Care:** Veterinary Treatment that is for prevention or early detection (when no signs or evidence exist) of Illness or diseases, including but not limited to: Vaccinations, titer tests, Genetic/DNA tests, diagnostic tests, parasite prevention.

W. **Taxes:** Any federal, state, local, or foreign Taxes, charges, fees, imposts, levies, or other assessments of any kind, including all income, gross receipts, capital, sales, use, ad valorem, value added, transfer, franchise, profits, inventory, capital stock, license, withholding, excise, stamp, occupation, property, and estimated Taxes, customs duties, fees, assessments, and charges.

X. **Vaccination and derivations thereof:** The administration of a legally approved commercial Vaccine by a Veterinarian in accordance with the manufacturer's recommendations to prevent disease.

Y. **Veterinarian:** Means an individual who holds a valid license to practice veterinary medicine from the appropriate licensing entity in the jurisdiction in which he or she practices and where Your Pet is treated or Examined.

Z. **Veterinary Treatment:** Proven and accepted forms of care as documented in Your Pet's Medical Records, including but not limited to: diagnostic tests, surgeries, procedures, Medications, supplements, Prescription Foods, orthotic devices, prosthetic devices, carts, and nursing care.

AA. **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.

AB. **We, Us, Our and other derivations:** Trupanion, American Pet Insurance ZPIC Insurance Company, Our Agent (as applicable) and/or Omega General Insurance Company and/or GPIC Insurance Company as applicable. Trupanion handles many of the administrative processes for this insurance on behalf of the applicable underwriter. These terms should be interpreted in that context.

AC. **You, Your and other derivations:** The insured/spouse/partner (Pet Owner) named in the Declaration Page.

AD. **Your Pet:** The dog or cat named in the Declaration Page.

SECTION 11

Contact Us

Any written notice to Us may be delivered to:

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

CANADIAN POLICYHOLDERS:
Canada Pet Health Insurance Services, dba Trupanion
Omega General Insurance Company
GPIC Insurance Company
1277 Lynn Valley Road, Suite 309
North Vancouver, BC V7J 0A2

Email: info@trupanion.com
Phone: 888.733.2685
Fax: 866.405.4536

We agree to provide Your Pet the financial protection afforded by this policy:

Margi Tooth | President, American Pet Insurance Company

Asher Bearman | Secretary, American Pet Insurance Company


trupanion™
Medical insurance for the life of your pet.
TRUPANION.COM
SAMPLE
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Medical Insurance for the Life of Your Pet – TRU (D) 00001.1 (V01.202309)