trupanion™

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.

- 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, 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.B 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.

- This policy has waiting periods that were applied when you first enrolled. The waiting periods are 30 days for illnesses and 5 days for injuries. Waiting periods are not applied if you enrolled through an Exam Day Offer. See Section 9 of the policy.

- 90% co-insurance, 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 deductible also applies to claim payments under this policy. The deductible that you have selected is displayed on your declaration page. See sections 1 and 6 of the policy.

- If you move, the cost of your policy may change.

- Trupanion is underwritten in the United States by American Pet Insurance Company.

- If you cancel your policy for any reason within the first 30 days and you have not requested payout within that period, we will refund 100% of the premium. We will not refund the enrollment fee. See section 1 of the policy.

We are always available if you should have any questions. Please do not hesitate to contact us.