



# Checklist for choosing a pet health Insurance provider and policy

## QUESTIONS TO ASK ABOUT THE PROVIDER

## ANSWERS FROM:

**trupanion**<sup>TM</sup>

**How does this provider handle renewals?** *(Example: If my pet is diagnosed with hip dysplasia one year, is that problem considered a chronic or pre-existing condition when the policy comes up for renewal?)*

Trupanion's policy is continuous until cancel, making all conditions (that were not pre-existing) covered for life.

**Are there any complaints about this provider on record at the Better Business Bureau?**

No, Trupanion is a Better Business Bureau accredited business.

**Does this provider have good ratings at independent websites that review and/or publish customer ratings of pet health insurance companies?**

Yes, please visit [www.petinsurancereview.com](http://www.petinsurancereview.com) and check out Trupanion.

**Are this provider and the person selling the insurance licensed in my state?**

Trupanion is currently licensed in AZ, CA, CO, FL, GA, IA, IL, KY, LA, MA, MI, MD, MT, MN, MO, NC, ND, NV, NJ, NY, OH, OK, OR, PA, SD, SC, TN, TX, UT, VA, WV, and WA in the United States and all provinces in Canada. (09/09)

**Does this provider offer high-deductible policies?**

Yes, we offer a flexible deductible up to \$1,000 per incident.

**Does this provider offer a money-back, trial period for new subscribers?**

Trupanion offers a 30 money-back guarantee, if you have not made a claim.

**Does this provider exclude coverage for pets the same species, breed and age as mine?**

Trupanion enrolls all dogs and cats who are over 8 weeks old and under 14 years old.

**Did this provider respond quickly and thoroughly when I requested more information?**

Trupanion help is available 24 hours a day, 7 days a week at 1.800.569.7913.

**Will this provider allow me to changes or revise my pet's policy before the renewal date without charge?**

If you enroll your pet before their first birthday, hip dysplasia coverage can be added to your pet's policy up to 30 days after the policy effective date. These changes can be made without charge.

**Does this provider offer multiple pet discounts?**

No.

**Did my veterinarian recommend this provider?**

Trupanion makes it easy for your veterinarian to recommend us by offering simple, fair, and affordable pet insurance.

**Will this provider reimburse services provided my veterinarian or am I required to use a veterinarian in this provider's network?**

Trupanion covers any licensed veterinarians, including 24 hour emergency centers and referral specialists, in your country of residence, or while temporarily visiting the US or Canada.

**Is the information I received from the provider consistent with what I read on the company's website and in its brochures?**

Trupanion strives to be consistent and transparent. If you have any questions please contact us at 1.800.569.7913.

**Will this provider accept my pet for coverage if a different company provided health insurance for my pet in the past?**

Yes, but any conditions that occurred or showed symptoms of prior to signing up with Trupanion would be considered pre-existing, and not covered by Trupanion.

**Am I comfortable with this provider's complaint process?**

We welcome feedback as an opportunity to improve our services. Please direct all feedback to 1.800.569.7913.

<b>Does this provider have an appeals process I can use if my claim is denied?</b>	Yes, you may appeal a claim denial, and Trupanion will send it to a third party board of veterinarians to review the claim.
<b>QUESTIONS TO ASK ABOUT THE POLICY</b>	
<b>Do I understand exactly what the policy covers?</b>	If you have any further questions please contact us at 1.800.569.7913.
<b>Can I afford the monthly premium, deductible, and required co-pay?</b>	You are reimbursed 90% of covered claims. You can lower your monthly premium by selecting a deductible; premium decreases as deductible increases.
<b>How much coverage does this policy provide for chronic, hereditary or pre-existing conditions?</b>	Chronic, hereditary, and congenital disorders are covered 90%, pre-existing conditions are not covered.
<b>Does this policy cover preventive care, and does that coverage justify a higher premium?</b>	No, we don't feel that preventive care is ever in the best interest of a pet owner, as it doubles premiums without adding additional value.
<b>Are there certain types of accidents or healthy problems that aren't covered?</b>	Hip dysplasia is optional coverage for pets enrolled before their first birthdays only, and only included if you elect to have it. Hip dysplasia coverage is not optional for pets who enroll after their first birthday.
<b>How are claims submitted? How long do I have to submit a claim? Will my costs change based on the number of claims I submit?</b>	Claims can be submitted via fax or mail. You have 90 days after date of treatment to submit. Costs will never change based off the number of claims you submit.
<b>How long does it take, on average, to be reimbursed?</b>	Trupanion processes initial claims in up to 7 days; all claims average 24 hour processing time.
<b>Does this policy use a list of "usual and customary fees" to determine how much I will be reimbursed? Is that list up-to-date? Are the fees consistent with what my veterinarian expects to charge?</b>	No, Trupanion reimburses based on your veterinarian's actual fees, and not any type of fee schedule.
<b>Is there any penalty if I cancel my policy?</b>	No, you can cancel anytime.

*These questions were taken from A Guide for Pet Owners from the American Animal Hospital Association.*