Trupanion™ Deductible

Frequently Asked Questions

American Pet Insurance Company





What is a deductible?

- The deductible is the portion of the bill you are responsible for before 90% coverage is available. Trupanion's deductible is per-incident which means the deductible will be applied to each separate incident/condition.

Are there deductible options?

- Trupanion does not impose a deductible; it is optional
- Choose no deductible or set an appropriate amount to fit your budget from $50 - $1,000 in $5 increments
- A higher deductible means a lower premium

How often do I pay the deductible?

- Trupanion has a per incident/condition deductible (not per claim or per visit or per year)
- It is applied only once per condition over the lifetime of your policy
- Trupanion covers 90% of approved claim costs, after your deductible is met for that condition

Should a pet owner submit a claim even though it is less than their chosen deductible?

- Yes! Claims must be submitted within 90 days of treatment, so submit claims as soon as possible
- Once all related claims pass the deductible amount, Trupanion will begin to reimburse the pet owner
- Example: Your deductible is $500. Make a claim for the amount of $300, and then the pet owner now has only $200 remaining to reach their deductible amount for that particular condition

Can a pet owner change their deductible?

- Yes! Pet owners can always adjust their deductible up or down
- If incident occurs or a condition is present while having a higher deductible in place, only that incident or condition remains with the higher deductible
- If you lower your deductible, all new incidents will have the lower deductible
- 30 day waiting periods are applied for any deductible changes

Will Trupanion change the deductible over time?

- No! Trupanion will not change a pet owner's deductible
- It will not increase over time or as the pet ages unless the pet owner chooses to change it

Flexible deductible slider:



trupanion™

Medical insurance for your pet.

Trupanion plans underwritten by American Pet Insurance Company (USA) and Omega General Insurance Company (Canada)