



TRUFRIENDSHIP

**YOUR PET'S  
MEDICAL INSURANCE  
POLICY**

trupanion<sup>®</sup>

888.733.2685

TRUPANION.COM

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Underwritten by American Pet Insurance Company (USA) and Omega General Insurance Company (Canada).

TRU 00001 (v07.201405)

# WELCOME TO THE TRUPANION FAMILY!



We are pleased that you have chosen our insurance for your much loved pet. We think you will be happy with the insurance coverage, how quickly we respond to you, and the pet-loving attitude of all us here—from our customer care team, to our claims handlers, to our Leadership team.

Our mission is to help the pets that we all love have the best veterinary care possible. We don't want you to have to think about the cost of treatment should the worst

happen, or for you to worry about the details of what's covered. When you need us, we'll do our best to be there.

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

Thank you for choosing Trupanion.

Darryl Rawlings  
Founder and CEO

*Our founder and CEO, Darryl Rawlings, conducting one of his regular one-on-one's with Walter – a deaf Great Dane and one of over 100 dogs and cats that come to work at Trupanion, reminding us of the importance of what we do each and every day.*





## YOUR POLICY EXPLAINED

This pet health insurance policy was created with you in mind. We want to make sure you have the details about what is included in your policy.

Over the following pages you will find information relating to:

- 1. YOUR INSURANCE AGREEMENT
- 2. THE POLICY BENEFITS IN DETAIL
  - Insured pet
  - Recovery and Complementary Care Rider
  - Pet Owner Assistance Package
- 3. GENERAL CONDITIONS OF COVERAGE
- 4. THINGS YOU MUST DO
- 5. OUR CLAIMS PROCESS – what happens if you need to make a claim
- 6. ELIGIBLE CLAIMS – what you pay
- 7. DENTAL COVERAGE
- 8. PRESCRIPTION DIETS, HERBAL THERAPY AND SUPPLEMENTS
- 9. WHAT WE DO NOT COVER
- 10. DEFINITIONS
- 11. NOTICE

# YOUR INSURANCE AGREEMENT

## SECTION: 1

*As our first step in outlining the details of our policy, we want you to understand why your premium may change, what happens when you change your deductible, or what happens when you add/remove one of our optional riders.*

*For an explanation of the deductible, please see Section 10, of this policy.*



We provide the insurance described in this policy in return for the timely payment of your monthly premium as set forth in section 3.A., and subject to the terms and conditions set forth in this policy.

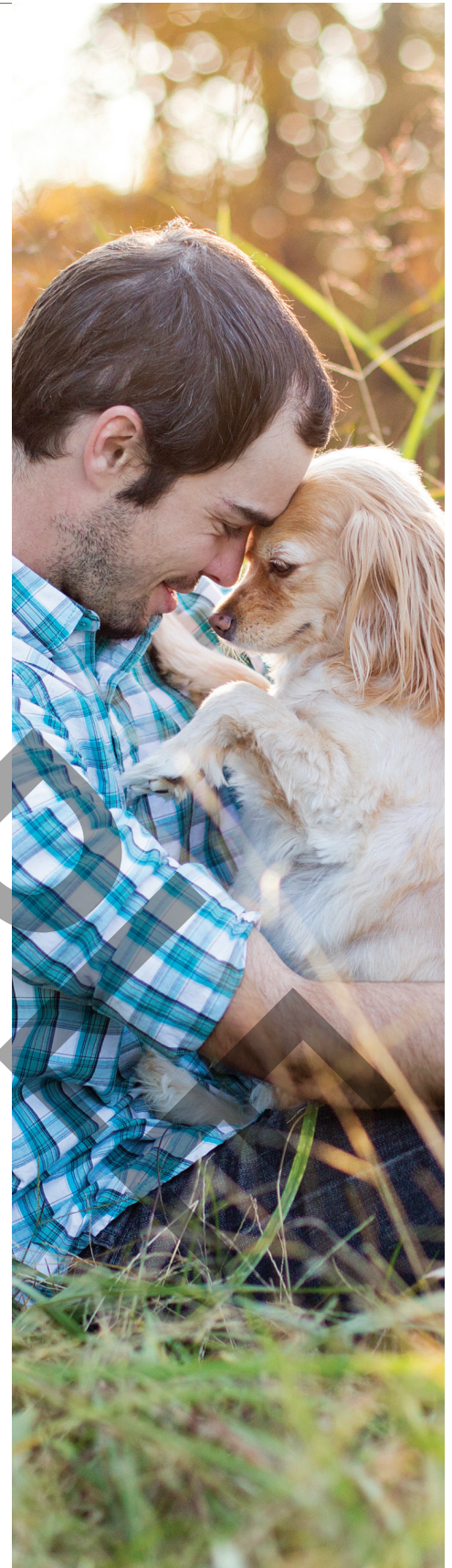
- A. WE COVER: The actual cost you incur for the veterinary treatment of your pet for unexpected illnesses or injuries with no claim payment limits.
- B. CHANGES TO YOUR PREMIUM:
  - i. What will **NOT** cause a change in your monthly premium:
    - 1. Your premium will not change due to your pet's aging.
    - 2. Your premium will not change based on your pet's individual claims experience.
  - ii. What **MAY** cause a change in your monthly premium:
    - 1. Your premium will change if you increase or decrease your deductible.
    - 2. Your premium will change if you add or delete the optional coverage riders described in section 2.B.
    - 3. Your premium may change when your address changes.
    - 4. We may adjust your premium each year on your pet's enrollment anniversary date.
      - a. This adjustment will be based on the changes in the overall cost of veterinary care.
      - b. This annual adjustment will never exceed 20% in any given year.
      - c. If we adjust your premium, we will notify you in writing by regular mail or by email (to the last address known to us) at least 30 days before your change is to take effect.

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## SECTION 1 CONTINUED

### C. POLICYHOLDER-INITIATED CHANGES:

- i. Deductible:
  1. You may increase or decrease your deductible at any time after your pet's initial enrollment.
  2. Your new deductible amount will become effective 30 days after your next billing date for illnesses and 5 days after your next billing date for injuries.
  3. Claims submitted after the deductible change for the treatment of illnesses or injuries that exist at the time of or before the effective date described above will be subject to the higher deductible amount.
- ii. Addition and Removal of Riders:
  1. You may add or remove the optional Riders at any time after your initial enrollment.
  2. The additional coverage will become effective 30 days after your next billing date for illnesses and 5 days after your next billing date for injuries.
  3. We do not provide coverage for claims associated with the optional Riders that exist or occur at the time of or before the effective date described above.
  4. Optional coverage provided by a Rider will end once the Rider has been removed.



# POLICY BENEFITS IN DETAIL

## SECTION: 2

*We want to help you provide your pet with as much medical care as necessary, so we created the Recovery and Complementary Care Rider that enables you to use some alternative care treatments. We also provide a Pet Owner Assistance Package that helps you cover some non-medical costs in certain unforeseen situations.*



- A. INSURED PET: We insure the pet described on the Declarations Page for the actual cost of veterinary treatment for 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 coverage to apply:
  - i. RECOVERY AND COMPLEMENTARY CARE RIDER:
    - 1. Physical therapy (rehabilitative therapy);
    - 2. Acupuncture;
    - 3. Hydrotherapy;
    - 4. Chiropractic;
    - 5. Behavioral modification and therapy;
    - 6. Homeopathy;
    - 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 relating to breeding, whelping, and queening.

All benefits are subject to the terms and conditions of this policy.



# GENERAL CONDITIONS OF COVERAGE

## SECTION: 3

- A. Premiums are payable monthly. This policy is continued until cancelled, and will renew automatically each 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 20 days before the effective date of cancellation.
- B. The successful payment of premiums constitutes your acceptance of all terms and conditions contained in this policy.
- C. All treatments must be endorsed and provided by a licensed veterinarian with the necessary training and experience, or staff under a veterinarian's direct supervision.
- D. Coverage for treatments may be provided under this policy only while the pet is in the United States of America, Puerto Rico, Canada, or any other region under US or Canadian government control, such as military installations/bases in foreign countries.
- E. No coverage will be provided for any treatment costs or losses incurred during any period of time in which your policy is not in force or your premium has not been received.
- F. This coverage is not transferable to other pets.
- G. You may cancel your policy by notifying us in writing via mail, fax, or email.
- H. If you cancel your policy for any reason within the first 30 days, and you have not submitted a claim within that period, you will receive 100% of your premium back.
- I. Insurance fraud unfairly increases premiums for all policyholders. If any policyholder provides us with false information, or makes a claim that involves false, misleading, and/or dishonest information, we may not pay the claim, we may void that policy, and we may be required by law to report it to governmental authorities.

*These General Conditions spell out the details of several important areas, including information about your premium and where you can take your pet to be treated.*



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## SECTION 3 CONTINUED

- J. You must be the owner and in possession of the insured pet. If a pet owner becomes unable to care for the insured pet, or transfers the ownership of the insured pet, or dies, we are happy to arrange for continued coverage if we are contacted within 30 days.
- K. Illnesses or injuries to your pet arising from your repeated negligent and/or reckless activity may be excluded by us if you have been notified in writing that claims arising from that activity will no longer be covered. If there is a repeated activity that is to be excluded from your policy, we will notify you in writing, by mail, or by email (to the last addresses made known to us), at least 30 days before the change is to take effect.
- L. We will not make payments for claims for which you are entitled to indemnity under any other insurance, except for:
  - i. Any additional sum that is payable over and above such other insurance; or
  - ii. Any contribution that we are obliged to make by law.
- M. You and Trupanion agree to resolve any claim or dispute arising from or relating to this policy exclusively and finally by binding arbitration. Any such arbitration will involve solely the parties to this policy and their corporate affiliates, as applicable, and will be conducted by a single arbitrator appointed by the American Arbitration Association or the International Dispute Resolution Procedures, as applicable, consistent with the Commercial Arbitration Rules of the American Arbitration Association or the International Dispute Resolution Procedures, as applicable, and as then in effect. Any arbitration proceedings will be held at a mutually agreeable location within your state or province, or other jurisdiction of residence, provided that you and/or Trupanion may also attend the arbitration via telephone, video teleconference, or other similar means. Any award rendered by the arbitrator will be final and binding on both you and Trupanion.
- N. Severability: When 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 so that it will be valid, legal, and enforceable to the maximum extent permitted by such applicable laws, rules, and/or regulations.
- O. 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.





# THINGS YOU MUST DO

## SECTION: 4

- A. You must act prudently in the care and protection of your pet. You must protect your pet from aggravation and/or recurrence of any injury and/or illness after its initial occurrence and provide proper maintenance/preventive care.
- B. You must keep your pet vaccinated against the following:
  - i. Dogs: Distemper, hepatitis, parainfluenza, parvovirus, rabies, and any other condition for which vaccination has been recommended by your veterinarian.
  - ii. Cats: Panleukopenia, rhinotracheitis, calici virus, rabies, and any other condition for which vaccination has been recommended by your veterinarian.
- C. We will not pay claims for illnesses resulting from failure to comply with the vaccination guidelines described above, or other illnesses that are preventable by vaccines, unless your veterinarian advised against the vaccination for medical reasons.
- D. You must administer appropriate prophylactic medication as recommended by your veterinarian to protect against illness, including but not limited to internal and external parasites. We will not pay claims for illnesses or injuries that result from your failure to comply with this requirement.

*We care about and promote responsible pet ownership, and require you to do and pay for the things in this section.*

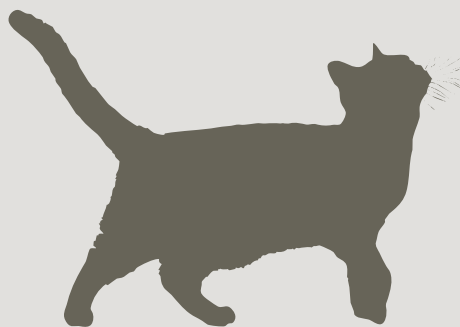


# OUR CLAIM PROCESS

## SECTION: 5

*We have built our claims process to be as straightforward as possible. Once you fill in your claim form and the veterinarian completes the information required; it is very quickly processed by one of our claims assessors. We have a highly skilled claims team, many of whom are trained veterinarian technicians or licensed veterinarians, who will do their best to support your claim.*

- A. You must submit a fully completed claim form and supporting invoice(s) within 90 days of the treatment date. You can download a claim form from the Member Portal on our website at [Trupanion.com](http://Trupanion.com), or you may contact our call center at 1-855-266-2151 and we will mail, email, or fax one to you.
- B. We will require complete medical history/records associated with your pet to process any claim. You agree to provide to us all medical history/records associated with your pet. You authorize us, at the time of enrollment, to contact any and all veterinary clinics or hospitals to obtain all available medical records that exist for your pet. You authorize any and all veterinary clinics or hospitals 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 the voiding of your policy. If your policy is voided, all premium paid on this policy will be refunded to you.
- C. Your claim is payable within 60 days after submission of a completed claim form and supporting documentation, unless state or provincial law provides for a shorter period.
- D. You may have your claims paid directly to the treating veterinarian if an arrangement to do so exists between Trupanion and the treating veterinarian.



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## SECTION 5 CONTINUED

- E. In the event of a disagreement concerning the coverage of a claim, you may request a review of Trupanion's denial pursuant to our voluntary denied claims review process. If Trupanion affirms denial of your claim, you may further request that your claim be reviewed by an independent third-party veterinarian (ITPV) to adjudicate whether the medical reasoning for denial is justified. The following scenarios are not open to ITPV adjudication: direct policy exclusions, timing of coverage, and policy wording interpretations. The ITPV's decision will be final and binding on Trupanion.
- F. If we pay a claim for any illness or injury that is not eligible under the policy terms and conditions, that payment by us will not waive our right to apply the terms and conditions of this policy appropriately to any other submitted claims.

## ELIGIBLE CLAIMS - WHAT YOU PAY

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- A. Examination Fees;
- B. Deductible (if you choose to have one);
- C. 10% Co-Insurance;
- D. Taxes; and
- E. Costs not covered by this policy.

### SECTION: 6

*While we cover 90% of veterinarian costs that arise from your pet getting sick or injured, we ask you to cover a few items, too.*

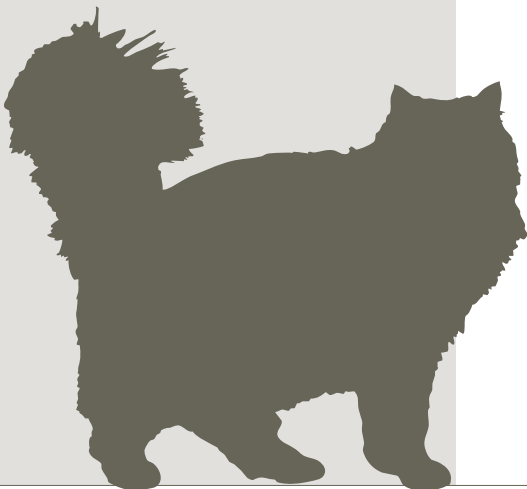


# DENTAL COVERAGE

## SECTION: 7

*Healthy teeth are important for a healthy body. We are here to help. We ask that you do your part to keep your pet's teeth and gums healthy.*

- A. Things you must do to receive dental coverage:
  - i. Your pet's teeth must be examined by a licensed veterinarian annually.
  - ii. You must follow your veterinarian's advice about dental care and, if recommended, prophylaxis (defined as scaling, cleaning, and polishing of the teeth) performed by or under the direct supervision of a licensed veterinarian within the recommended timeframe. If your veterinarian does not provide a recommended timeframe, then the specified treatment must be completed within 3 months of the date of the recommendation.
- B. What will be covered so long as you comply with Section 7.A., subject to the terms and conditions of this policy:
  - i. Endodontic treatment due to dental disease or trauma for canine and carnassial teeth. If endodontic treatment is performed on any other teeth, an amount equivalent to the cost of extraction is eligible.
- C. What will not be covered:
  - i. Endodontic treatment will not be covered if your pet has any signs of dental disease prior to the policy enrollment date or during the waiting periods, unless there is evidence of remission for 3 months noted in your pet's medical records and you are in compliance with Section 7.A.
  - ii. Prophylaxis or associated fees (including, but not limited to anesthesia, pre-anesthetic blood work, or fluids), toothbrushes, toothpastes, dental foods, chews, or rinses at any time or for any reason.

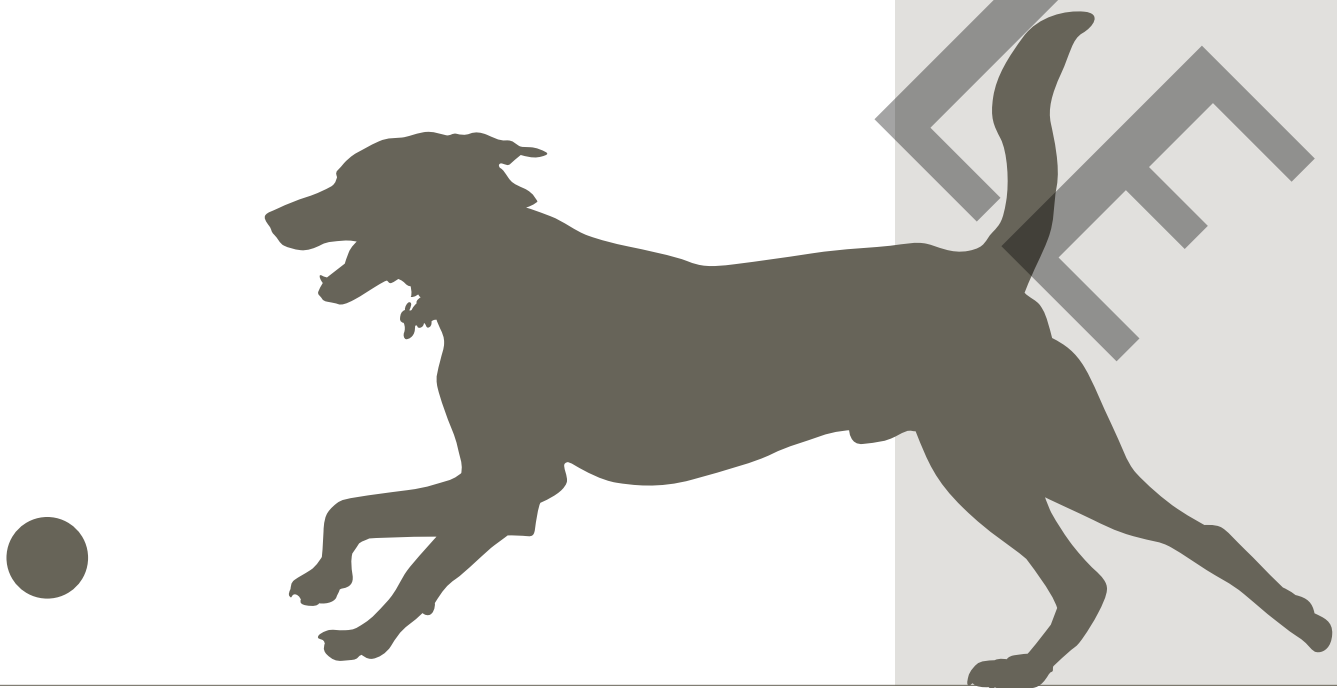


# PRESCRIPTION DIETS, HERBAL THERAPY, AND SUPPLEMENTS

## SECTION: 8

- A. Prescription Diets: We cover 50% of the cost of prescription diets when recommended by your veterinarian for the treatment of illnesses or injuries covered by this policy for up to two months of feeding. If you continue to feed your pet the food as a long-term replacement diet, you may be eligible for a discount to your monthly premium. This coverage does not apply to routine/preventive care.
- B. Herbal Therapies: We cover herbal therapies involving the use of herbs, either as single products or in combination with other herbs, for medicinal purposes. This must be recommended or prescribed under the supervision of a licensed and credentialed veterinarian with training and experience in herbal medicine.
- C. Supplements: We cover dietary supplements, including vitamins and nutraceuticals, manufactured and labeled with ingredient analysis, that are recommended by your veterinarian in the treatment of illnesses and injuries covered by this policy and not for routine or preventive care.

*We know that dietary supplements, herbal therapies, and prescription diets can be valid and important ways to treat certain illnesses and injuries. If you choose to use any of these, they must be recommended by a veterinarian who has the right credentials to do so.*



# WHAT WE DO NOT COVER

## SECTION: 9

*Our coverage does not extend to payments for pre-existing conditions or preventative care treatment such as vaccinations, flea control or deworming, as these are considered part of the everyday care of your pet.*



### A. WAITING PERIODS:

- i. Illnesses that occur or recur within the first 30 days from the policy enrollment date are deemed pre-existing conditions and are not eligible for coverage.
- ii. Injuries from an accident that occurs within the first 5 days from the policy enrollment date are deemed pre-existing conditions and are not eligible for coverage.

### B. PRE-EXISTING CONDITIONS:

- i. Illnesses or injuries for which signs or evidence of their potential manifestation existed within the 18 months prior to the policy enrollment date.
- ii. Illnesses or injuries being masked or controlled by treatment or medication at any time during the 18 months prior to the policy enrollment date.
- iii. Illnesses or injuries that occurred or began within the 18 months prior to the policy enrollment date and would have been observable or reasonably known to be present by you or your veterinarian, even if they are not noted in your pet's medical records.
- iv. The cost of treatment for bilateral conditions presenting on one side of the body, if that condition was a pre-existing condition on the other side of the body, such as luxating patella or anterior cruciate ligament (ACL) or glaucoma, within 18 months of the policy enrollment date.
- v. Hip dysplasia if it has been diagnosed or was in evidence any time prior to the policy enrollment date, or reasonably known to be present by the pet owner even if not noted in your pet's medical records.
- vi. Illnesses or injuries arising from a repetitive and specific activity that leads to medical or surgical treatment of your pet (e.g. ingestion of foreign materials and bite wounds), if the same or similar activity has occurred two times within the 18 month period prior to the policy enrollment date.



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## SECTION 9 CONTINUED

- C. **PREVENTIVE CARE:** Preventive care such as, but not limited to, vaccinations or titer tests, flea control, tick control, heartworm medication, dental care, and prophylaxis (defined as scaling, cleaning, and polishing of the teeth), deworming, nail trimming, or other grooming.
- D. **OTHER EXCLUSIONS:** We do not insure the costs, fees, or expenses associated with:
- i. Examinations;
  - ii. Injuries due to any intentional act, including organized dog fighting, involving you or a member of your household;
  - iii. Breeding, or illnesses or injuries relating to breeding, whelping, and queening, unless the Breeding Rider has been added to your policy;
  - iv. Elective, cosmetic, or preventive procedures, including but not limited to tail docking, ear cropping, declawing, dew claw removal, and ear cleaning;
  - v. Boarding and transport expenses;
  - vi. Complications of or diagnostic tests for illnesses and injuries excluded or restricted by this policy;
  - vii. Anal gland expression;
  - viii. Bedding, housing, crates, cages, feeding bowls/platforms, feeding, exercise, non-prescribed special diets, raw food diets, pet foods, routine or preventive supplements (unless covered under section 8.C.), grooming, and nail trims;
  - ix. Any illness or injury resulting from activities related to training for or participating in racing, including track or sled racing;
  - x. 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;
  - xi. Parasite control including but not limited to internal or external parasites for which readily available prophylactic treatments are available;
  - xii. Costs relating to cremation or burial for illnesses and injuries;
  - xiii. Any claim for loss arising from a nuclear reaction, radiation, radioactive contamination, or the discharge of a nuclear device, or a chemical, biological, bio-chemical, or electromagnetic weapon, device, agent, or material, whether controlled or uncontrolled, accidental or otherwise; or
  - xiv. Any claim for loss arising from war, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, strikes, riots, or civil commotion.

# DEFINITIONS

SECTION:

# 10



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

- A. **ACTUAL COST OF TREATMENT:** The standard fees/costs that the treating veterinarian would charge, regardless of whether that customer has insurance coverage.
- B. **CO-INSURANCE:** Your portion of the cost of insured veterinary treatment. Your co-insurance amount is 10% and is shown on the Declarations Page as the "Owner" portion.
- C. **CONDITION:** Disease, disorder, sickness, illness, and/or syndrome that is characterized by a loss of normalcy and is manifest by clinical signs or symptoms.
- D. **DEDUCTIBLE:** The monetary amount that you pay for each illness or injury. Once the deductible amount has been met for a specific illness or injury, this policy will then pay out all future losses subject to all other terms and conditions.
- E. **EXAMINATION:** An examination performed by or under the supervision of a licensed veterinarian, also referred to as a physical, physical consultation, examination, health cert, consultation, office visit, office call, referral, or recheck.
- F. **HOSPITAL:** A term intended to include all facility types and/or means by which a pet may receive veterinary care. The term veterinary 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, or veterinary specialty center.
- G. **ILLNESS:** Sickness, disease, and any changes to your pet's normal healthy state not caused by an accident.
- H. **INJURY:** Physical harm or damage to your pet caused by an accident.

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## SECTION 10 CONTINUED

- I. **INDEPENDENT THIRD PARTY VETERINARIAN (ITPV):** Trupanion contracts with independent veterinarians who are board certified specialists/experts in the field of the disputed claim. For example, a claim pertaining to cancer would be reviewed by a board certified oncologist. These veterinarians are selected solely on the basis of their degree of expertise and have no other relationship or affiliation with Trupanion.
- J. **MEDICATION:** Any veterinarian-recommended medications prescribed by your veterinarian and approved by governmental authority for veterinary use.
- K. **PET OR PETS:** A domestic cat or dog that is owned for companionship or as a service dog; not owned for commercial reasons.
- L. **POLICY ENROLLMENT DATE:** The date you enroll your pet with us.
- M. **PRESCRIPTION DIET:** A diet formulated, tested, and manufactured with guaranteed analysis and safety standards to aid as part of the treatment of specific medical conditions. The diet must be prescribed and dispensed by the veterinarian. Prescription diets do not include general maintenance diets, puppy or kitten diets, homemade diets, or raw food diets even if prescribed and dispensed by a veterinarian.
- N. **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.
- O. **VACCINATION:** The administration of a legally approved commercial vaccine by a veterinarian, in accordance with the manufacturer's recommendations for prevention of disease.
- P. **VETERINARIAN:** A veterinarian licensed to practice in the area where your pet is treated or examined.
- Q. **VETERINARY TREATMENT:** Diagnostic tests, surgeries, medications, supplements, therapeutic pet food, orthotic devices, prosthetic devices, carts, nursing, and care that are proven and accepted forms of treatment.
- R. **WE, US, AND OUR:** Trupanion handles many of the administrative processes for this insurance on behalf of the underwriter. The terms "We," "Us," or "Our" should be interpreted in that context.
- S. **YOU AND YOUR:** The insured/spouse/partner (pet owner) named in the Declarations Page.
- T. **YOUR PET:** The dog or cat named in the Declarations Page.



# NOTICE

## SECTION: 11

- A. Any written notice to Trupanion may be delivered to us at:

**United States Policyholders:**

Trupanion  
American Pet Insurance Company  
907 NW Ballard Way  
Seattle, WA 98107-4607

**Canadian Policyholders:**

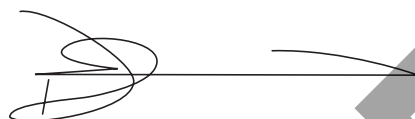
Trupanion  
Omega General Insurance Company  
PO Box 34538, 1268 Marine Drive  
North Vancouver, BC V7P 1T2

Email: [notice@trupanion.com](mailto:notice@trupanion.com)

Phone: 1-888-733-2685

Fax: 1-866-405-4536

IN WITNESS WHEREOF, the Company has executed and attested these presents.



Darryl Rawlings,  
Chief Executive Officer

