



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.

- You have 30 days from the day you receive this policy, certificate or rider 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 at our administrative office 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 paid within 30 days after we receive the returned policy, certificate or rider. The premium refund will be sent directly to the person who paid it. The policy, certificate or rider will be void as if it had never been issued. We will not refund the fees paid to provide you with a Medical Record Summary and an ID tag. See section 1 of the policy.
- This policy does not have any waiting periods. The policy becomes effective 12 days after you enroll, and your monthly payment will be collected on your effective date. If you enroll with an Exam Day Offer, your policy becomes effective immediately.
- This policy excludes coverage for conditions present prior to the policy effective date. 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 4.A of the policy.
- Other exclusions may apply. Please refer to the exclusions section of the policy for more information. See Section 4 of the policy.
- Along with your policy, you will receive a declaration page. That declaration page will note the date that your policy becomes effective. There are no waiting periods, but unless you enroll on an Exam Day Offer, there will be a delay between when you enroll and when your policy becomes effective.
- A 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. The payout percentage

that you have selected is displayed on your declaration page. See section 3.C of the policy.

- If you move, the cost of your policy may change. See section 1 of the policy.
- Trupanion is underwritten in the United States by American Pet Insurance Company or ZPIC Insurance Company.
- Your pet must have a full physical by a veterinarian in the 365 days prior to adding your pet to your membership, unless your pet is under 365 days of age. If your pet is required to have this full physical and has not, your pet's coverage may be cancelled. The medical records from that full physical may be used to determine whether there were conditions that arose prior to membership that would be ineligible for coverage.

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