



trupanion™

Medical insurance for the life of your pet.

Underwritten by American Pet Insurance Company

**TRUPANION**

Our Promise to You and Your Furry Family in One Handy Guide  
(aka Terms and Conditions)

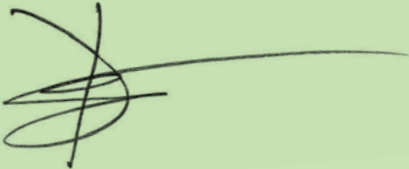
Medical Insurance for the Life of Your Pet – TRU (C) 00001 (V02.202206)

# Dear Member,

Welcome to Trupanion! Whether you're new to the Trupanion family or you've been with us for years, thank you for choosing Trupanion for your pet's medical insurance. We're driven by our desire to help the pets we all love receive the best veterinary care.

**The problem Trupanion solves is simple: we're here to help you budget for veterinary expenses in case your pet gets sick or hurt.**

You don't know if your pet will be lucky and healthy, or unlucky and face many injuries and illnesses over the course of their life. Having Trupanion means that you can follow your veterinarian's recommended treatment plan regardless of the cost. With Trupanion's lifelong coverage and our Member Experience team here to help 24/7/365, you and your furry friend are free to enjoy your lives together with unconditional love.



**Darryl Rawlings**  
**FOUNDER & CEO**











# Get To Know Your Coverage:

We want to make sure You understand Your coverage, so please take a few minutes to read through this plan and let Us know if You have any questions—We’re always here to help and just a phone call away. Please note: any capitalized terms throughout this plan are defined in Section 6.

**888.733.2685 | [INFORMATION@TRUPANION.COM](mailto:INFORMATION@TRUPANION.COM)**

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## SECTION 1

# Our Pricing Promise

**You don't know if and when Your Pet will get sick or injured, which makes it hard to budget for the costs of unexpected Veterinary Treatment on Your own—that's why Trupanion exists.**

We have extensive data and use it to understand the potential medical costs for Pets like Yours. Then, We share the financial risk of Illness and Injury equally among similar Pets. That way, You'll always have access to the best Veterinary Treatment possible, no matter the cost.

### We promise to:

- Target 71 cents of every dollar directly toward paying Our Members' veterinary invoices.
- Always charge You and Your Pet a fair and accurate cost—whether You have a Great Dane in Boston or a mixed breed in Boise, all Members get the same high value.
- Never control the costs of Veterinary Treatment or dictate the Veterinary Treatments Your Pet receives.

Our pricing promise exists to give You peace of mind. You can rest easy knowing that Your coverage will always be there when You need it.

### Your monthly cost

The amount of Veterinary Treatment that Pet Owners access and the cost of that care are constantly changing—but Our commitment to You and Your Pet never will. To uphold Our pricing promise, We review monthly costs regularly and may change them in order to maintain the goal of giving at least 71 cents of every dollar back to Our Trupanion family.

We promise that Your monthly cost won't change more than once in a 12-month period unless You make a change (like updating Your coverage options or changing Your address). We'll always notify You at least 30 days before Your new monthly cost takes effect.

### The first 30 days

If You cancel Your Membership for any reason within the first 30 days from Your Pet's Effective Date and You have not requested payout within that period, We will refund 100% of Your monthly cost within 30 days after You notify Us that You wish to cancel. You may cancel Your Membership by notifying Us via phone, mail, fax, email, or notifying the agent from whom You purchased Your plan. We will not refund the fee paid to provide You with a Medical Record Summary and an ID tag, which provides access to Our 24/7/365 emergency lost-and-found Pet hotline.

## SECTION 2

# We Can Pay Your Veterinarian Directly

**Trupanion's Veterinary Portal allows Us to pay invoices directly to partnered Hospitals at checkout. You pay only Your Share of the bill at checkout, instead of paying the full bill upfront and waiting for reimbursement.**

To find out if Your Hospital is one of the thousands of partnered Hospitals using Trupanion's free Veterinary Portal, visit [Trupanion.com/Vet-Direct-Pay](https://Trupanion.com/Vet-Direct-Pay). If Your Hospital does not yet use Trupanion's Veterinary Portal, You can use the webpage to request that We reach out to Your Veterinarian about activating Our free technology.

If Your Veterinarian does not use Our Veterinary Portal, You may elect on Your payout request form to have Us pay the treating Veterinarian—if We have an arrangement with Your Hospital to do so.

If We are unable to pay Your Veterinarian directly, You must pay Your Pet's invoice and submit a fully completed payout request form and supporting invoice(s) for each eligible Illness or Injury to receive payout from Us. You can submit Your invoice online by visiting [Members.Trupanion.com](https://Members.Trupanion.com) or using Our Trupanion app, available for free in the App Store and the Google Play store. We can send Your payouts fastest by depositing them directly into Your bank account.






SECTION 3

# What We Cover







**We provide the coverage described in this plan in return for the timely and successful receipt of Your monthly payments, subject to the following terms and conditions:**

**A. We cover:**

- I. The Actual Cost of Veterinary Treatment You incur, subject to Your Payout Percentage, for unexpected Illnesses or Injuries not documented as ineligible in Your Medical Record Summary.

**B. Medical Record Summary:**

- I. As a valued Trupanion Member, We want You to know what will and will not be eligible for coverage as soon (and as clearly) as possible after You enroll. We will provide You with a Medical Record Summary completed to the best of Our ability within the first 30 days after Your Effective Date.

**Your Medical Record Summary will highlight:**

- a. Any Condition(s) that will not be covered as set forth by section 4.A.I.
  - b. Any new Conditions not listed on Your Medical Record Summary that arise after Your Pet's Effective Date will be eligible for coverage, subject to all other terms and conditions outlined in this plan.
- II. Your Medical Record Summary is created using Your Pet's Medical Records that have been provided to Us. If We later learn that any of Your Pet's Medical Records were missing or withheld, We may revise Your Medical Record Summary to reflect the additional information.
  - III. You agree to provide Us all Medical Records/ history associated with Your Pet. You authorize Us, at the time of enrollment and any time thereafter, to contact any veterinary Hospitals to obtain all available Medical Records that exist for Your Pet. You authorize any veterinary Hospitals to release all Medical Records that exist for Your Pet to Us.
  - IV. We may require Your assistance in acquiring Your Pet's Medical Records in order to complete Your Pet's Medical Record Summary in a timely fashion.



SECTION 3

# What We Cover

- V. We may cancel Your Membership if We are unable to provide a completed Medical Record Summary because We did not receive complete Medical Records by the date requested. If We cancel Your Membership, We will send a cancellation notice to You at Your last known address at least 20 days before Your Membership cancels. We will also attempt to contact You by text, email, or phone.
  - a. If We cancel Your Membership, You may re-enroll after collecting Your Pet's complete medical history from Your Veterinarian(s).
- VI. Your Pet must have a Full Physical by a Veterinarian in the 365 days prior to adding Your Pet to Your Membership. If Your Pet has not received a Full Physical within that time, We may cancel Your Membership because We cannot complete a Medical Record Summary without those records. If We cancel Your Membership, We will refund any payments made to Us, except for the fee charged for attempting to complete Your Medical Record Summary. We will not offer a refund if You have already requested payout.
  - a. Pets who enroll before they're 365 days of age do not require a Full Physical.
  - b. If We cancel Your Membership because Your Pet has not been seen by a Veterinarian in the 365 days prior to adding Your Pet to Your Membership, You may re-enroll after Your Pet has received a Full Physical by a Veterinarian and We receive the records from the visit.
  - c. The Medical Records from Your Pet's Full Physical may be used to determine whether there were Conditions that arose prior to Your Membership that would be ineligible for coverage.





### **C. Payout Percentage:**

- I. Payout Percentage is the percentage of the Actual Cost of Veterinary Treatment that We are responsible for paying.
- II. You select Your Payout Percentage on the day You add Your Pet to Your Membership.
- III. You may increase Your Payout Percentage only within the first 30 days after You add Your Pet to Your Membership. Your new Payout Percentage (and corresponding new monthly cost) will take effect on Your next billing date.
- IV. You may decrease Your Payout Percentage at any time, and Your new Payout Percentage (and corresponding new monthly cost) will take effect on Your next billing date.
- V. Your selected Payout Percentage will be shown on Your Declaration Page.

### **D. Prescription Food:**

- I. While We do not cover costs to feed Your Pet—because food is an expected need for all Pets—We understand it can be difficult to determine whether Prescription Food will benefit Your Pet. To remove any barriers in determining the most beneficial Prescription Food for Your Pet's Illness or Injury, We will cover up to 90 days of Prescription Food for Your Pet over the course of their life, subject to Your Payout Percentage. The amount of Prescription Food We will cover is based on the standard feeding guidelines for the weight of Your Pet, determined by their breed's average size. This diet must be recommended by Your Veterinarian to treat unexpected Illnesses or Injuries eligible for coverage under the terms and conditions.

## SECTION 4

# What We Don't Cover

**We do not cover costs for any of the following. These costs—as well as Your portion of Your Payout Percentage—make up Your Share of the invoices You submit.**

### **A. Problems that start before Your Effective Date:**

Effective Dates exist to prevent fraud or otherwise enrolling Pets who may be already sick or hurt.

- I. We do not offer coverage for any Condition(s) present prior to Your Effective Date, even if the Condition is not noted in Your Pet's Medical Records or has not been diagnosed. This means any Condition for which any of the following are true prior to the Effective Date, are not eligible for coverage:
  - a. a Veterinarian provided medical advice;
  - b. Your Pet received previous treatment; or
  - c. based on information from verifiable sources, Your Pet had signs or symptoms directly related to the Condition for which a payout request is being made.

### **B. Routine or preventive care:**

- I. We do not cover routine or preventive care including, but not limited to: Vaccinations, titer tests, genetic/DNA tests, screening/wellness diagnostic tests, and parasite prevention. These are expected costs for which You can budget. These costs are frequently included with Hospital-based wellness plans, which complement Your coverage from Us.
- II. We do not cover routine dental care including, but not limited to: Dental Prophylaxis and associated costs, open or closed root planing, toothbrushes, toothpastes, dental foods, chews, and rinses at any time for any reason.

### **C. Examination fees:**

- I. We do not cover Examination fees of any kind. Our coverage is provided without annual, lifetime, and/or per Condition limits or deductibles or waiting periods. We consider Examination fees to be Your Share of Your Pet's medical needs. Also, this coverage complements Hospital-based wellness plans, which typically include Exams and wellness services.



## D. Veterinary costs if You do not do the following:

- I. Protect Your Pet from the exacerbation and/or recurrence of any Condition after its initial occurrence. If there is a recurring Behavior to be excluded from Your coverage and it is not listed on Your Medical Record Summary, We may notify You in writing via mail or email by amending Your Medical Record Summary (to the last addresses known to Us).
- II. Administer Vaccinations and preventive Veterinary Treatment or Medication as recommended by Your Veterinarian to protect against Illness. We do not pay for Illnesses (including treatment or diagnostics) that can be prevented by Vaccination, preventive Medication, or Veterinary Treatment if You did not provide that preventive care to Your Pet.
  - a. If Your Veterinarian administers Vaccine(s) for Your Pet per the recommendations of Your Veterinarian and Your Pet still contracts an Illness that the Vaccine is intended to prevent, We will cover the cost of treating that Illness.
  - b. If Your Pet receives Veterinary Treatment for Dental Prophylaxis, spay, neuter, Vaccinations, or gastropexy per the recommendations of Your Veterinarian and there are complications from that Veterinary Treatment, We will cover the cost to treat those complications for Your Pet.
- III. Act prudently in the care and protection of Your Pet. As such, You must follow Your Veterinarian's advice regarding Your Pet's treatment, diagnostics, and regularly scheduled wellness Exams.
- IV. Follow Your Veterinarian's advice about dental care. If recommended, Your Pet must undergo Dental Prophylaxis performed by or under the Direct Supervision of a Veterinarian within the timeframe recommended by Your Veterinarian.. If Your Veterinarian does not provide a recommended timeframe, the specified treatment must be completed within 90 days of the recommendation. In addition to all other terms and conditions, any Illnesses, Injuries, or signs found prior to or at such Examination will not be eligible for dental coverage.



## SECTION 4

# What We Don't Cover

### E. Other exclusions:

We do not cover at any time for any reason the costs, fees, expenses or Conditions associated with:

- I. Any cost incurred that does not qualify as Veterinary Treatment as defined in Your Membership plan, including Experimental treatments.
- II. Any Veterinary Treatment related to retained baby teeth and/or Stenotic Nares if Your Pet enrolled at or after 180 days of age.
- III. Complications or sequelae to Illnesses, Injuries, procedures, diagnostic tests, treatments, and/or Medications excluded or restricted by the coverage outlined in this plan.
- IV. Conditions that began prior to Your Pet's Effective Date which were masked or controlled by Veterinary Treatment, Medication—including Supplements and herbs—or Prescription Food.
- V. We do not cover the following Illnesses or Injuries if Your Pet showed signs or evidence on either side of their body before Your Pet's Effective Date. This includes Glaucoma; keratoconjunctivitis sicca (KCS); lens luxation; entropion; ectropion; cataracts; prolapse of the tear gland of the third eyelid (cherry eye); elbow dysplasia; hip dysplasia; epiphyseal dysplasia; luxating patella; disease, weakness, instability, tear, partial tear, or rupture of the cranial cruciate ligament; and intervertebral disc disease.
- VI. Compilation or transmission of Medical Records, insurance payout request forms, or invoices.
- VII. Administrative charges, shipping costs, or postage.
- VIII. Parasitic infection, infestation, treatment, diagnostics, or control for internal or external parasites for which there are readily available preventive treatments.
- IX. Veterinary Treatments or diagnostics in the absence of signs or evidence indicating an Illness or Injury.
- X. Elective, cosmetic, or preventative procedures including, but not limited to: tail docking, ear cropping, declawing, dew claw removal, microchip implantation, and associated costs of each.
- XI. Training, including but not limited to behavioral modification, desensitization or similar therapy.



- XII. Anal gland expression.
- XIII. Spaying or neutering at any time for any reason unless recommended by Your Veterinarian following an Illness or Injury that involves damage to the reproductive organs.
- XIV. Dystocia, and/or charges related to birthing for English or French bulldogs, Pugs, Pekinese, Boston Terriers or a combination of any of the preceding breeds. We cover the unexpected, therefore We cannot cover these expenses, as these Pets are more likely than not to have complications giving birth naturally.
- XV. Cremation, burial, and additional post-mortem costs.
- XVI. Boarding including, but not limited to: medical Boarding, board and train, day care, day stay, and day observation.
- XVII. Transport expenses, travel, or mileage fees.
- XVIII. Bedding, housing, crates, cages, ramps, feeding bowls/platforms, feeding, exercise, non-prescribed special diets, raw food diets, Pet foods, routine or preventive Supplements, bathing (including bathing intended as Veterinary Treatment for an eligible Condition), non-medicated shampoo, grooming, nail trims, ear cleaning, ear irrigation, toys, clothes, leashes, collars, electronic or other wearables, non-Hospital-based diagnostic or treatment equipment/tests, and/or treats.
- XIX. Illnesses or Injuries to Your Pet that arise from Your intentional or reckless activity. Permitting Your Pet to be in the company of someone You know, or should know, is a danger to Your Pet will be deemed reckless, and resulting Injuries will not be eligible for coverage.
- XX. The costs of creating clones.
- XXI. Any payout request for loss that arises from a nuclear reaction, radiation, radioactive contamination, or the discharge of a nuclear device or a chemical, biological, biochemical, or electromagnetic weapon, device, agent, or material, whether controlled or uncontrolled, accidental or otherwise.
- XXII. Any payout request for loss that arises from war, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, strikes, riots, or civil commotion.



SECTION 5

# Our Guidelines





- A. No coverage will be provided for any Veterinary Treatment costs or losses incurred during any period of time in which Your Membership is not active.
- B. This lifetime Membership will renew automatically every month as long as Your monthly payments are current. If Your monthly payments are not kept current, We may attempt to contact You by phone, text, email, or mail to process Your payment and keep Your coverage intact. If We are unable to reach You to resolve Your failed payments, We may cancel Your Membership by sending a notice of cancellation to You at Your last known address at least 10 days before Your plan cancels.
- C. Your successful monthly payments constitute Your acceptance of all terms and conditions contained in this plan.
- D. You may cancel Your Membership by notifying Us by phone, mail, fax, email, or notifying the agent from whom You purchased Your plan.
- E. All Veterinary Treatment(s) and care must be provided by a qualified, appropriately licensed Veterinarian with the necessary training and expertise or by a staff member at the authorization of and under the Veterinarian's Direct Supervision.
- F. Coverage for Veterinary Treatment may be provided under Your Membership only while Your Pet is in the United States of America, Puerto Rico, Canada, Australia, or any other region under US, Canadian, or Australian government control, such as military installations/bases in foreign countries.
- G. We will prorate costs if the invoiced items are applicable to more than one eligible or ineligible Condition or procedure.
- H. If We incorrectly pay an invoice for any Illness or Injury that is not eligible under Your Membership terms and conditions, that payment by Us does not waive Our right to apply the terms and conditions of Your Membership appropriately to any other submitted invoices.
- I. This coverage is not transferable to other Pets.



## SECTION 5

# Our Guidelines



- J. Insurance fraud unfairly increases costs for all Members. If any Member provides Us with or makes a payout request that involves false, misleading, withheld information and/or dishonest information or fails to provide all of the information We requested, We may not pay the payout request, We may cancel Your Membership and coverage for all of Your Pets, and We may report instances of fraud to governmental authorities.
- K. You must be the personal and individual Owner of the insured Pet.
- L. In the event that You transfer Ownership of Your Pet to a different Owner, We can arrange for continued coverage if We are contacted within 30 days from the date Ownership transfers.
- M. If You appeal a denied payout for Veterinary Treatment which has been administrated and You still disagree with Our decision, You may request an Independent Third-Party Veterinarian (ITPV) review. Your request will only be granted if Your concern involves an unusual/nuanced case and requires a niche medical expertise about current findings in veterinary science to determine eligibility.
  - I. We will deny a request for an ITPV review in situations when the language or timing of Our plan specifically excludes coverage for Your payout request.
  - II. ITPV reviews are completed at Our expense to determine whether the medical reasoning for denial was justified in accordance with the terms of this plan.
  - III. An ITPV review can take 4 or more weeks to complete.
  - IV. The ITPV's decision will be final and binding for Us.
  - V. ITPV request will not be granted for pre-approvals.



- N. If You pursue a review of Your invoice by an Independent Third-Party Veterinarian and We are still unable to agree on the outcome, You remain entitled to seek remedies under applicable law. In the event You bring legal action against Us in Your chosen jurisdiction, You agree to Our request to appear electronically.
- O. Recovery from Third Parties; Subrogation; Reimbursement; Setoff: We will not make payments for invoices for which You are entitled to recovery under any other insurance, except for any additional sum that is payable over and above such other insurance to fully compensate You for Your loss and any contribution that We are obligated to make by law. If We make a payment to You and You are also entitled to receive payment from a third party, Our obligation is subrogated to that right to the extent the amount You received from Us, together with the amount You received from the third party, exceeds the sum required to fully compensate You for Your loss. You will help Us recover any payments subject to subrogation and reimburse Us to the extent You recover from a third party—up to the amount of Our payments to You to the extent such payments, together with the amount You received from the third party, were in excess of the sum required to fully compensate You for Your loss. We may set off or recoup any liability owed to You pursuant to Your Membership against any amount We determine, in good faith, that You are liable for to Us including, without limitation, any overpayments We may have made to You due to subrogation, error, or otherwise.
- P. Severability: If any part of this plan conflicts with applicable laws, rules, and/or regulations of the state or province in which Your Membership is issued, this plan will be amended to conform to such applicable law, rule, or regulation while attempting to preserve the original intent of this plan where possible.
- Q. Entire contract: This plan, the Declaration Page, and any endorsement(s) contain all the plans between You and Us and supersede any prior plans or understandings between Us.

SECTION 6

# Definitions





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

### **Actual Cost of Veterinary Treatment**

The fees/costs associated with medical advice, diagnosis, care or treatment provided by a Veterinarian, including, but not limited to, the cost of drugs prescribed by a Veterinarian, regardless of whether the customer has insurance coverage.

### **Behavior**

Actions, conduct, or habits that vary from the medically or socially desired functional state for the physical and mental wellbeing of Your Pet.

### **Boarding**

A service offered where Your Pet is provided housing, food, water, and/or exercise or enrichment for a set amount of time in exchange for a fee. This could include giving Medications or providing treatments even in an overnight Hospital setting that could be given by someone other than a veterinary professional or given as a convenience to the Pet Owner.

### **Condition**

Any disease, disorder, sickness, illness, injury, Behavior, and/or syndrome characterized by a loss of normalcy and that is manifest by clinical signs or evidence or for which abnormalities of laboratory or other tests exist.

### **Declaration Page**

The page included with Your Membership plan that outlines information about Your Pet, coverage, and monthly cost.

### **Dental Illness**

Any signs or evidence of resorptive lesion(s), periodontal disease, periodontitis, gingivitis, tartar, or stomatitis.

### **Dental Prophylaxis**

Scaling, cleaning, and polishing of the teeth as well as associated fees (including, but not limited to: anesthesia, pre-anesthetic blood work, and fluids).

## SECTION 6

# Definitions

### Direct Supervision

A licensed Veterinarian is readily available on the premises where Your Pet receives Veterinary Treatment and has assumed responsibility for the care given to Your Pet by a person working under their authority and direction.

### Effective Date

When You request Trupanion Membership for Your Pet, the first date upon which Your monthly payment is collected for Your Pet and the date on which Your coverage becomes active is referred to as the Effective Date. Your Effective Date is 12 days following your Enrollment Date, and will be noted on Your Declaration Page for Your Pet.

### Examination and other derivations

An Examination performed by or under the Direct or indirect Supervision of a Veterinarian, including physicals, physical consultations, inpatient Examinations, in-Hospital Examinations, health certificates, consultations, Telehealth/teletriage/telemedicine, (including Behavioral, poison or nutritional consultations), office visits, office calls, office fees, and/or referral, recheck, or telemedicine consultations.

### Experimental

Any Veterinary Treatment, diagnostic, Medication, Supplement, herb, or other therapy not generally accepted by the veterinary medical community as effective and proven specifically for dogs and/or cats for Your Pet's covered Condition. This includes those:

- Not widely recognized in veterinary-specific peer-reviewed journals as conforming to accepted veterinary medical practices;
- Currently in clinical trials or in need of further study; and/or
- Rarely used, novel, unknown, or lacking authoritative evidence of safety and efficacy.

### Full Physical

A full body physical evaluation performed in person by a Veterinarian, where the medical findings of the specific Pet are documented in the Medical Records.



## **Hospital**

All veterinary facility types and/or means by which Your Pet receives Veterinary Treatment. The term includes, but is not limited to: veterinary teaching Hospitals, veterinary Hospitals, veterinary clinics, mobile and/or house call veterinary practices, emergency veterinary Hospitals, referral veterinary Hospitals, Veterinary Treatment centers, and veterinary specialty centers.

## **Illness**

Any physical sickness, physical disease, or any physical change to Your Pet's normal healthy state, including Dental Illness, not caused primarily by an Injury.

## **Injury**

Physical harm or damage to Your Pet, including dental Injury, caused by an event and not more directly related to an underlying disease process.

## **Independent Third-Party Veterinarians (ITPV)**

A Trupanion-selected, board-certified, niche specialist who typically works in academia and not otherwise employed by Trupanion. The role of the ITPV is to use their medical expertise to review complex medical Conditions using the most up-to-date scientific rationale to review denied payout requests to determine whether the medical reason for denial was justified, in accordance with the terms of this plan, due to signs or evidence for a particular Illness or Injury present prior to enrollment.

## **Medical Records**

Contemporaneously written documentation by a Veterinarian or under their Direct Supervision. These records must at a minimum contain temperature, pulse, respiration, weight, body condition, medical history and any signs of abnormality, and also meet the minimum standards required by the state or provincial agency that regulates the jurisdiction where that Veterinarian practices.

## **Medical Record Summary**

A document that We provide to highlight Conditions that started prior to Your Effective Date.

## **Medication**

Proven and accepted forms of medicine which are prescribed and/or recommended by Your Veterinarian, as evidenced in Your Pet's Medical Records.





## SECTION 6

# Definitions

### **Member**

The individual listed as the primary or secondary Owner on the Declaration Page.

### **Membership**

The status of receiving coverage for eligible Injuries and Illnesses in exchange for the timely receipt of Your monthly payments.

### **Owner**

The individual(s) legally responsible for Your Pet's care.

### **Payout Percentage**

The percentage of the cost of covered Veterinary Treatment We pay. This amount is shown on Your Declaration Page as the Company share.

### **Pet**

A domestic cat or dog owned for companionship or as a service dog and not owned for commercial reasons.

### **Prescription Food**

A therapeutic diet formulated, tested, and manufactured with guaranteed analysis and safety standards to aid as part of the Veterinary Treatment of specific medical Conditions. A Veterinarian must prescribe and document the diet in Your Pet's Medical Records. Prescription Foods do not include general, puppy or kitten, homemade, or raw food diets, even if prescribed and dispensed by a Veterinarian.

### **Supplement**

A form of Veterinary Treatment (including, but not limited to vitamins, herbs, or nutraceuticals) given or applied to Your Pet which is recommended or prescribed by Your Pet's Veterinarian to treat a medical Condition. Any Supplement, including proprietary blends, must be manufactured and labeled with guaranteed ingredient analysis.

### **Vaccination and derivations thereof**

The administration of a legally-approved commercial Vaccine by a Veterinarian in accordance with the manufacturer's recommendations to prevent disease.



## **Veterinarian**

An individual who holds an active and valid license to practice veterinary medicine from the appropriate licensing entity in the jurisdiction in which they practice in the area where Your Pet is treated or Examined.

## **Veterinary Portal**

A no-cost platform which veterinary practices can use to submit information, such as claims, to Trupanion.

## **Veterinary Treatment**

Proven and accepted forms of care as documented in Your Pet's Medical Records including, but not limited to: diagnostic tests, surgeries, procedures, Medications, Supplements, Prescription Foods (subject to Section 3.D.I.), orthotic devices, prosthetic devices, carts, and nursing care.

## **We, Us, Our, and other derivations**

Trupanion, American Pet Insurance Company, ZPIC Insurance Company, Our Agent (as applicable), Omega General Insurance Company and/or GPIC Insurance Company as applicable. Trupanion handles many of the administrative processes for this insurance on behalf of the applicable underwriter. These terms should be interpreted in that context.

## **You, Your, and other derivations**

The insured/spouse/partner (Pet Owner) named on the Declaration Page.

## **Your Pet**

The dog or cat named on the Declaration Page.

## **Your Share**

The portion of the veterinary invoice You are responsible for paying.

**SECTION 7**

# Contact Us

**Any written notice to Us may be delivered to:**

**UNITED STATES MEMBERS**

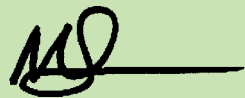
**Trupanion**  
**American Pet Insurance Company**  
6100 - 4th Ave S.  
Seattle, WA 98108-3234

**CANADIAN MEMBERS**

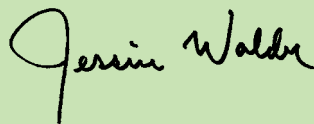
**Canada Pet Health Insurance Services, dba Trupanion**  
**Omega General Insurance Company**  
**GPIC Insurance Company**  
1277 Lynn Valley Road, Suite 309  
North Vancouver, BC V7J 0A2

Email: [INFORMATION@TRUPANION.COM](mailto:INFORMATION@TRUPANION.COM)  
Phone: 888.733.2685  
Fax: 866.405.4536

We are here to help You budget for Veterinary Treatment costs when Your Pet gets sick or hurt and therefore agree to provide Your Pet the financial protection afforded by this coverage.



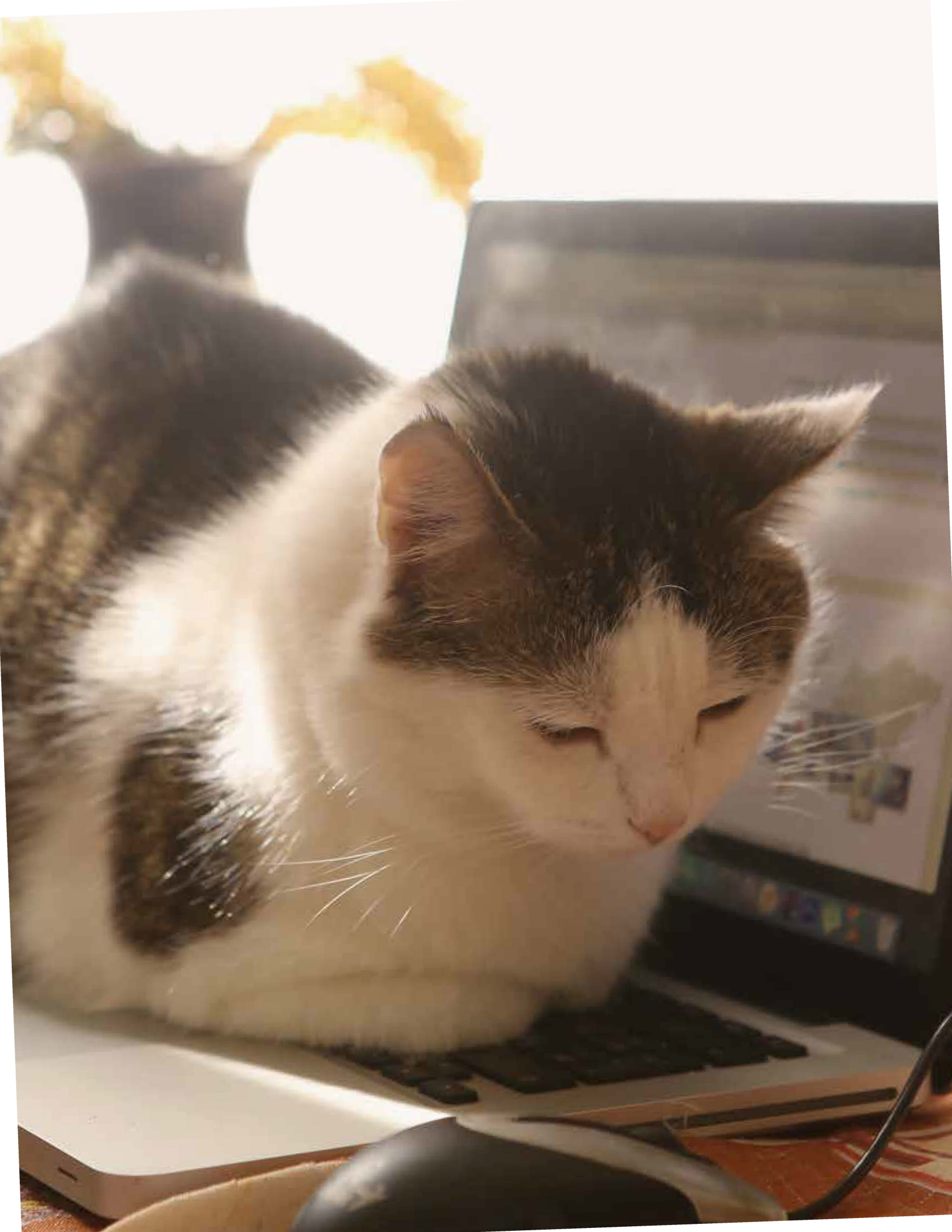
**Margi Tooth**  
**PRESIDENT,**  
**AMERICAN PET**  
**INSURANCE COMPANY**



**Jessica Walder**  
**SECRETARY,**  
**AMERICAN PET**  
**INSURANCE COMPANY**







trupanion™

Medical insurance for the life of your pet.

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