

YOUR POLICY EXPLAINED

This pet medical 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 related to:

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SECTION 1: YOUR INSURANCE AGREEMENT

We provide the insurance described in this policy in return for your timely and successful payment of monthly premiums 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:**
 - 1. The premium for your policy will change if the deductible is changed.
 - 2. The premium for your policy will change if the optional coverage riders described in Section 2.B are added or removed.
 - 3. The premium for your policy may be adjusted once every year on the renewal date of your group policy.
- C. **POLICYHOLDER-INITIATED CHANGES:**
 - i. **DEDUCTIBLE:**
 - 1. The group administrator may increase or decrease the deductible of your policy once per year on the renewal date of your group policy.
 - 2. Your new deductible amount will become effective on the renewal date of your group policy.
 - 3. Claims submitted after a deductible change for the treatment of illnesses or injuries that exist prior to the effective date described above will be subject to the prior deductible amount.
 - ii. **ADDITION AND REMOVAL OF RIDERS:**
 - 1. The group administrator may add or remove the optional riders once per year on the renewal date of your group policy.
 - 2. The additional or deletion of coverage will become effective on your group policy renewal date.

SECTION 2: POLICY BENEFITS IN DETAIL

- 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. The group administrator must choose and pay for the rider(s) for these benefits to apply:
 - i. **RECOVERY AND COMPLEMENTARY CARE RIDER:**
 - 1. Rehabilitative therapy;
 - 2. Acupuncture;
 - 3. Hydrotherapy;
 - 4. Chiropractic;
 - 5. Behavioral modification and therapy;
 - 6. Homeopathy; and
 - 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.

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

SECTION 3: GENERAL CONDITIONS OF COVERAGE

- A. Premiums are payable monthly. This policy is continued until canceled and will renew automatically every 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 your 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.
- F. Proration of costs will occur if the invoiced items are applicable to more than one illness or injury. Unless a cost breakdown is provided on the invoice, we will prorate the invoice items evenly among the related injuries or illnesses.
- G. This policy is not transferable to other pets.
- H. You may cancel your policy by notifying us in writing via mail, fax, or email.
- I. Insurance fraud unfairly increases premiums for all policyholders. If any policyholder provides us 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.
- J. You must be the owner and in possession of the insured pet.
- K. Illnesses or injuries to your pet that arise from your repeated negligent and/or reckless activity may be excluded by us if you are notified in writing that claims that arise 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 takes effect.
- L. We will not make payments for claims for which you are entitled to indemnity under any other insurance, except for:
 1. Any additional sum that is payable over and above such other insurance; or
 2. Any contribution that we are obliged to make by law.
- M. All parties agree to resolve any claim or dispute that arises from or related to this policy exclusively and finally by binding arbitration. Any such arbitration will solely involve you and us, the direct parties to this policy, and will be conducted by a single arbitrator appointed by the American Arbitration Association or the International Dispute Resolution Procedures, as applicable. Any arbitration proceedings will be held at a mutually agreeable location within your state or province, or other jurisdiction of residence, provided that all parties 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 all parties.

- N. Severability: If at any time 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 to be valid, legal, and enforceable to the maximum extent permitted by such applicable laws, rules, and/or regulations to effect the original intent of the parties as closely as possible.
- O. Entire contract: This policy, the declarations 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.

SECTION 4: THINGS YOU MUST DO

- 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:
 - 1. Dogs: distemper, hepatitis, parainfluenza, parvovirus, rabies, and any other condition for which vaccination was recommended by your veterinarian.
 - 2. Cats: panleukopenia, rhinotracheitis, calicivirus, rabies, and any other condition for which vaccination was recommended by your veterinarian.
- C. We do not pay claims for illnesses that result from failure to comply with the vaccination guidelines described above or other illnesses preventable by vaccines, unless your veterinarian advises 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 do not pay claims for illnesses or injuries that result from your failure to comply with this requirement.

SECTION 5: OUR CLAIMS PROCESS

- 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/policyholders or you may contact our Customer Care center at 888-733-2685 and we will mail, email, or fax one to you.
- B. We 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 and any time thereafter, 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.
- 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 us and the treating veterinarian.

- E. Should you disagree with the coverage provided on any claim, you may request a review of the decision pursuant to our voluntary secondary review process, which we call our appeals process. If you believe we wrongly affirmed denial of your claim through our appeals process, you may then request a further review by an independent third-party veterinarian (ITPV) selected by us. We contract with veterinarians who are board certified specialists/experts to serve as ITPVs. These veterinarians are selected by us solely on the basis of their degree of expertise to decide upon issues of medical nuance and have no other relationship or affiliation with us. Disagreements regarding direct policy exclusions, timing of coverage, and policy wording interpretations are not eligible for ITPV review. The ITPV's decision will be final and binding on us.
- 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 does not waive our right to apply the terms and conditions of this policy appropriately to any other submitted claims.

SECTION 6: ELIGIBLE CLAIMS – WHAT YOU PAY

- A. Examination fees;
- B. Deductible (if the group administration chooses to have one);
- C. The selected coinsurance percentage for the group policy;
- D. Taxes; and
- E. Costs not covered by this policy.

SECTION 7: DENTAL COVERAGE

- A. THINGS YOU MUST DO TO RECEIVE DENTAL COVERAGE:
 - 1. Your pet's teeth must be examined by a licensed veterinarian at least once every 12 months.
 - 2. 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 IS COVERED SO LONG AS YOU COMPLY WITH SECTION 7.A., subject to the terms and conditions of this policy:
 - 1. 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.
 - 2. Extractions due to dental disease or trauma.
 - 3. Extractions for retained deciduous teeth if your pet enrolled prior to 6 months of age and there are no notations of retained deciduous teeth noted prior to policy enrollment through to and including the 30 days after policy enrollment date.
- C. WHAT IS NOT COVERED:
 - 1. Endodontic treatments and extractions will not be covered if your pet has any signs of dental disease prior to the policy enrollment date or during the waiting periods.

2. Prophylaxis or associated fees (including, but not limited to: anesthesia, pre-anesthetic blood work, and fluids), toothbrushes, toothpastes, dental foods, chews, or rinses at any time or for any reason.
3. Open or closed root planing at any time for any reason.
4. Any costs related to retained deciduous teeth if your pet enrolled after 6 months of age.

SECTION 8: PRESCRIPTION FOOD, HERBAL THERAPY, AND SUPPLEMENTS

- A. **PRESCRIPTION FOOD:** 50% of the cost of prescription food is eligible when recommended by your veterinarian for the treatment of illnesses or injuries covered by this policy for up to two months of normal feeding from the date of onset of the condition.
We do not cover the cost of a prescription food when used for maintenance or for routine or preventive care for any reason at any time.
- B. **HERBAL THERAPY:** We cover herbal therapy that involves 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.

SECTION 9: WHAT WE DO NOT COVER

- A. **WAITING PERIODS:**
 1. Illnesses that occur or reoccur within the 30 days following the policy enrollment date are deemed pre-existing conditions and not eligible for coverage.
 2. Injuries from accidents that occur within the 5 days following the policy enrollment date are deemed pre-existing conditions and not eligible for coverage.
- B. **PRE-EXISTING CONDITIONS:**
 1. Illnesses or injuries for which signs or evidence of their potential manifestation existed within the 18 months prior to the policy enrollment date.
 2. Illnesses or injuries masked or controlled by treatment or medication at any time during the 18 months prior to the policy enrollment date.
 3. 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 or that are evidenced by the presence of typical signs, even if they are not noted in your pet's medical records.
 4. The cost of treatment for the following if they presented on either side of the pet 18 months prior to the policy enrollment date through to and including the 30 days after policy enrollment date: luxating patella, cranial cruciate ligament (CCL) tear or rupture, glaucoma, entropion, ectropion, elbow dysplasia, cataracts, and prolapse of the tear gland of the third eyelid (cherry eye).
 5. Hip dysplasia if it was diagnosed or evident 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.

6. Illnesses or injuries that arise 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 occurred two times within the 18 month period prior to the policy enrollment date.
 7. The cost of treatment for any cutaneous or subcutaneous mass if the cutaneous or subcutaneous mass(es) of the same type (determined by the diagnostic testing or medical records descriptions) are present during the 18 months prior to the policy enrollment date through to and including the 30 days after the policy enrollment date.
- C. PREVENTIVE CARE: Preventive care, including, 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 expenses.
- D. OTHER EXCLUSIONS: We do not cover the costs, fees, or expenses associated with:
1. Examinations;
 2. Administrative charges for the processing of insurance claims and/or sending medical records;
 3. Injuries due to any intentional act, including organized dog fighting, that involves you or a member of your household;
 4. Breeding and illnesses or injuries related to breeding, whelping, and queening unless you add the Breeding Rider to your policy;
 5. Elective, cosmetic, or preventive procedures, including, but not limited to: tail docking, ear cropping, declawing, dew claw removal, and ear cleaning;
 6. Boarding and transport expenses;
 7. Complications of or diagnostic tests, treatments, therapies, and/or medications related to illnesses and injuries excluded or restricted by this policy;
 8. Anal gland expression;
 9. Bedding, housing, crates, cages, ramps, 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, nail trims, toys, clothes, leashes, collars, and treats;
 10. Any illness or injury resulting from activities related to training for or participating in racing, including track or sled racing;
 11. 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;
 12. Parasite control, including, but not limited to: internal or external parasites for which readily available prophylactic treatments are available;
 13. Cremation and burial;
 14. Optional coverage not selected;
 15. Any claim 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; or
 16. Any claim for loss that arises from war, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, strikes, riots, or civil commotion.

SECTION 10: DEFINITIONS

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. **COINSURANCE:** Your portion of the cost of covered veterinary treatment. Your coinsurance amount is shown on the declarations page as the "Owner" portion.
- C. **CONDITION:** Any disease, disorder, sickness, illness, and/or syndrome characterized by a loss of normalcy and that is manifest by clinical signs or symptoms.
- D. **DEDUCTIBLE:** The monetary amount that you pay for each illness or injury. Once you meet the deductible amount for a specific illness or injury, this policy will 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, office fee, referral, or recheck.
- F. **GROUP PLAN ADMINISTRATOR:** The individual who administers the group plan on behalf of the organization obtaining the plan.
- G. **HOSPITAL:** A term intended to include all facility types and/or means by which a pet receives 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, and veterinary specialty center.
- H. **ILLNESS:** Sickness, disease, and any change to your pet's normal healthy state not caused by an accident.
- I. **INJURY:** Physical harm or damage to your pet caused by an accident.
- J. **MEDICATION:** Any veterinarian-recommended medication prescribed by your veterinarian and approved by an applicable governmental authority for veterinary use.
- K. **PET OR PETS:** A domestic cat or dog owned for companionship or as a service dog and not owned for commercial reasons.
- L. **POLICY ENROLLMENT DATE:** The date and time of your group policy inception.
- M. **PRESCRIPTION FOOD:** A diet formulated, tested, and manufactured with guaranteed analysis and safety standards to aid as part of the treatment of specific medical conditions. A veterinarian must prescribe and dispense the diet. Prescription foods 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 to prevent 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, prescription foods, orthotic devices, prosthetic devices, carts, nursing, and other care proven and accepted as 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.

SECTION 11: NOTICE

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

United States Policyholders:

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

Canadian Policyholders:

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

- B. Email: groupbenefits@Trupanion.com
Phone: 855.235.3134
Fax: 866.405.4536

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

Darryl Rawlings,
Chief Executive Officer