

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 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 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. The premium refund will be sent directly to the person who paid it. The policy will be void as if it had never been issued. See page 3 of your policy.
- Other exclusions may apply. Please refer to the What's Not Covered section of the policy for more information.
- Along with your policy, you will receive a *declaration page*. That *declaration page* will note the date that your policy becomes effective. There will be a 2-day delay between when you enroll and when your policy becomes effective.
- If you move, the cost of your policy may change. See the Changes to Your Plan section of your policy.
- The Wellness and Comprehensive Wellness Plans use a benefit schedule to determine claim payments.
 - For example, here's how we calculate a claims payment under the Comprehensive Wellness Plan for an invoice with \$80.00 of routine bloodwork assuming this is the first claim submitted for routine bloodwork.
 1. First, we determine which items are eligible for coverage on your veterinary invoice. In this example, we have identified \$80.00 of routine bloodwork.
 2. Next, we determine what dollar amount of the maximum annual reimbursement for routine bloodwork is remaining: \$75.00.
 3. Finally, we will pay \$75.00 of the \$80.00 claim.

For additional information, see the Here's What Your Plan Will Cover section of your policy.

This plan is offered by Trupanion exclusively for Chewy Health

- Trupanion is underwritten in the United States by American Pet Insurance Company.
- **Wellness programs are not insurance.**
- **We are always available if you should have any questions. Please do not hesitate to contact us at:**

**6100 4th Avenue South
Seattle, WA 98108
Toll Free: 844-958-1679**

- **You can contact the Louisiana Department of Insurance at:**

**P.O. Box 94214
Baton Rouge, LA 70804-9214
Toll Free: 800-259-5300
Website: www.lidi.la.gov**

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