

## 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.
- Your pet must have a full physical by a veterinarian in the 12 months prior to adding your pet to your membership, unless your pet is under 12 months 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 *Pre-existing Conditions* that arose prior to the policy effective date that would be ineligible for coverage.
- The Accident Only, Essential Accident & Illness, and Complete Accident & Illness Plans exclude coverage for *conditions* that are present prior to your effective date or before the end of your waiting period.. This means that any *condition* for which any of the following are true prior to your policy's effective date or before the end of your waiting period, 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 the What's Not Covered section of your policy.
- Other exclusions may apply. See the What's Not Covered section of your policy.
- 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. The Accident Only Plan has no *waiting period* for accidents and a 12-day *waiting period* for *cruciate knee issues* due to *illness*. The Essential Accident & Illness and Complete Accident & Illness Plans have no *waiting period*

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for *accidents* and a 12-day waiting period for *illnesses*. See the When Your Coverage Begins section of *your* policy.

- If *you* move, the cost of *your* policy may change. See the Changes to Your Plan section of *your* policy.
- A *deductible* and *payout percentage* apply to claim payments under the Accident Only, Essential Accident & Illness, and Complete Accident & Illness Plans. *Your declaration page* sets forth *your deductible* and *payout percentage* amounts.
  - For example, here's how we calculate a claims payment for \$1,000 of eligible *veterinary treatment*, assuming *you* have a \$250 annual *deductible*, and an 80% *payout percentage*.
    1. First, we identify which items are eligible for coverage on *your* veterinary invoice. In this example, we have identified \$1,000 of eligible *veterinary treatment* on *your* invoice.
    2. Next, we'll deduct *your* \$250 annual *deductible*:  $\$1,000 - \$250 = \$750$ .
    3. Finally, we'll pay 80% of the rest of the bill (*your payout percentage*):  $\$750 \times 80\% = \$600$ .
- Trupanion is underwritten in the United States by American Pet Insurance Company.
- We are always available if *you* should have any questions. Please do not hesitate to contact us at:

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

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