

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.
- 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 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.

- Trupanion is underwritten in the United States by American Pet Insurance Company.
- **Wellness programs are not insurance.**

This plan is offered by Trupanion exclusively for Chewy Health

- 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

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