

TRUPANION PRIVACY POLICY

Effective January 1, 2017

IMPORTANT PRIVACY NOTICE REGARDING YOUR NONPUBLIC PERSONAL INFORMATION

Why do we have this Notice

At Trupanion, we know the importance of respecting your privacy and maintaining your trust. It is important to us that you understand the measures we have in place to protect your personal information. And, of course, we need to comply with any laws that require us to share with you how we manage this information. Please read this Notice carefully to understand what we do.

What personal information do we collect

The types of personal information we collect may include:

- Your name, address, email address, and phone number
- Information regarding your dealings with us, including policy information, claims history, premiums and payment information.

How do we collect this personal information

We collect your personal information, for example, when you:

- Apply for insurance, pay premiums, or make changes to your policy
- File a claim
- Provide employment information
- Fill out customer surveys

We also collect personal information from others, such as affiliates, or joint marketing partners or lead providers.

How might we use or disclose your personal information

We do not sell your personal information to anyone, for any reason. But all financial companies need to share customers' personal information to run their everyday business. In the chart below we list the reasons we might share your personal information, whether we choose to share, and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purpose - for example, to process your transactions and otherwise provide the necessary administration of your policy.	Yes	No
For marketing purposes – to offer our products or services to you	Yes	No
For joint marketing with other financial companies – to jointly offer products or services to you	Yes	No
For your veterinary service providers - information to the providers about insurance products purchased and claims filed	Yes	No
To prevent fraud, comply with a valid court order, or governmental or regulatory request, or as otherwise required by law	Yes	No
For our affiliates everyday business purpose - information about your creditworthiness	No	We don't share
For non-affiliates to market their products or services to you	No	We don't share

How do we protect your personal information

We use a number of security measures to protect your personal information from unauthorized access and use. These measures include computer safeguards and secured files and buildings.

Why can't I limit all sharing

Federal law gives you the right to limit only (i) sharing for affiliates' everyday business purposes – information about your creditworthiness; (ii) affiliates from using your information to market to you; and (iii) sharing for nonaffiliates to market to you. State laws may give you additional rights to limit sharing.

Can I see my personal information

Yes. You have the right to see and, if necessary, correct personal information. If you wish to review your recorded personal information, please email us at customercare@trupanion.com. Please include your name, address, telephone number, and policy number, and let us know what kind of information you want to see. If you see any mistakes, please let us know and we will review it. If we agree, we will correct our files. If we disagree, you may file a short statement of dispute with us. Your statement will be included with any data we disclose in the future.

Questions

Please feel free to contact us at (855) 587-7715 or customercare@trupanion.com if you have any questions about this Notice.

For California Residents:

California law requires an alternate form for your privacy choices, which we are including with this notice. You may exercise these choices using the mailed form or by the other options described in this notice.

For Canadian Residents:

The information referred to above is stored and processed in the United States at Trupanion's administrative offices.