

trupanion™

Medical insurance for the life of your pet.

How We're Different

Trupanion is medical insurance for cats and dogs.
Not ordinary pet insurance.



What's the difference? Our policy was designed with the help of veterinarians for responsible, loving pet owners. Here's what else makes us different.

We've reimagined traditional pet insurance.



Vet Direct Pay

TRUPANION: Imagine never having to pay fully out of pocket. We can pay hospitals directly, often closing claims in as little as five minutes, leaving pet owners with just their portion of the bill. No more waiting around for a reimbursement check!

OTHER PROVIDERS: The traditional reimbursement model, where pet owners pay their bill in full upfront, submit a claim, then wait, sometimes weeks, for a reimbursement check, is the norm for other providers. Few offer speedier options for repayment, meaning pet owners will always be waiting for their reimbursement check.



Simple Lifetime Coverage

TRUPANION: We offer one simple plan for all dogs and cats that covers all new illnesses and injuries with no payout limits for life. This means no annual renewals, either. Just one plan for the life of your pet.

OTHER PROVIDERS: Many have annual limits, annual renewals, multiple exclusions, and confusing plans.



No Restricted Coverage

TRUPANION: We cover all new conditions with no restrictions, exclusions, or payout limits, and we never restrict certain pets to special plans or limited policies.

OTHER PROVIDERS: Some providers limit pets to certain plans at enrollment. And many exclude common conditions, like costly genetic issues. Why choose a policy that excludes conditions pets are most likely to have?



No Birthday Pricing

TRUPANION: We price for life based on age at enrollment. And while our rates may be adjusted annually, we'll never increase a member's monthly cost because of individual claims or a pet celebrating a birthday.

OTHER PROVIDERS: Automatically raising rates as pets age seems unfair, but many providers do just that.



No Long Waiting Periods

TRUPANION: We don't have long, extended waiting periods for any conditions, just five days for injuries and 30 days for illnesses. And the best part? Trupanion's waiting periods can be waived for instant coverage with our exam day offer or certificate.

OTHER PROVIDERS: With most providers pet owners have to wait for extended periods of time, often six months or a full year, for certain conditions to be covered, like hip dysplasia or orthopedic issues. A lot can happen in that time—why pay for coverage you don't get?



Financial Flexibility

TRUPANION: With us, you pay your deductible per new condition. Once it's been met, you'll never pay it again for the entire life of your pet. Plus, you can choose a deductible anywhere from \$0 to \$1,000, regardless of your pet's age, so coverage is always within budget.

OTHER PROVIDERS: With only a few deductible options available, most insurance companies limit a pet owner's flexibility or force your deductible to increase as your pet ages.

Helping pet owners budget for the unexpected.



Fair Claims Processes & Payouts

TRUPANION: We never punish pets for getting sick or hurt—file one claim or 1,000, we will never raise rates or drop our 90% coverage because you've filed a claim. Plus, we pay 90% of eligible costs directly from the invoice. It's not our job to question your veterinarian's costs. We're just here to help pay the bill.

OTHER PROVIDERS: An insurance company shouldn't assume how much a veterinarian charges for treatment, but some plans do just that. Pet owners end up being reimbursed according to an insurance company's benefit schedule, not their actual bill. And a few providers penalize pet owners for filing claims too often or for too much, incrementally decreasing the coverage just for using it!



No Surprises

TRUPANION: As long as a pet owner wants to keep their coverage and pays their premium, we will never reduce or cancel their plan, nor do we penalize a pet owner for making changes to their policy. We want our coverage to work the way a pet owner needs it to for their pet's entire life.

OTHER PROVIDERS: Some companies want the freedom to exclude previously covered conditions at renewal and cancel policies at any time. And if a pet owner decides to make certain changes to their policy, like increasing annual limits or expanding coverage, some providers will cancel their existing policy and give them a new one where everything that was covered is now pre-existing.



Insurance, Not Wellness

TRUPANION: We leave the wellness plans and programs to veterinarians—the pet health experts. Insurance is like a bottomless account that helps cover costly, unexpected care, not the routine stuff that's part of responsible pet ownership.

OTHER PROVIDERS: Although wellness care is important, it shouldn't be covered by insurance, just like you don't expect auto insurance to cover fill-ups, oil changes, and car washes. Wellness coverage through many other providers is a one-size-fits-all benefit schedule, where each routine treatment only gets covered up to a certain amount specified by the insurer.

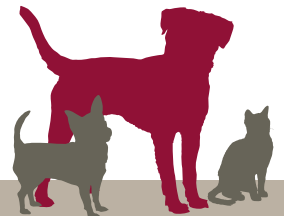


Always There When You Need Us

TRUPANION: We remain open 24 hours a day, seven days a week, 365 days a year. We know pets can get sick at any time, so we're there for you all the time.

OTHER PROVIDERS: Nearly all other providers only stay open less than half of the week, meaning a pet owner is pretty much restricted to normal business hours if they have a question or concern.

**We're different.
And that's why we're better.**



Terms and conditions apply. Please see the policy for complete details at Trupanion.com/pet-insurance.



TRUPANION.COM

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