

# Get to Know Your New Plan.

Thank *you* for buying the Accident Only Plan,  
*we're* excited to welcome *you* to CarePlus.

This plan is offered by Trupanion exclusively  
for **Chewy Health**.



trupanion™

This policy is sold and administered by Chewy Insurance Services, LLC, a licensed insurance producer (CA license No. 6007025, NPN 19685062 licenses available at <https://www.chewy.com/app/content/insurance>), and Trupanion Managers USA, Inc. ("TMUI") (CA license No. 0G22803, NPN 9588590 licenses available at <https://trupanion.com/site/terms-of-use>), and underwritten by American Pet Insurance Company ("APIC") or ZPIC Insurance Company ("ZPIC"), with its main office at 6100 4th Ave S, Seattle, WA 98108. TMUI, APIC, ZPIC and their affiliates are separate, independent of, and distinct from Chewy Insurance Services, LLC, and its affiliates.

Accident Only Plan TRUCP (D) 00001.1 ME (V.03202401)

A man and a woman are standing in a kitchen, holding a small, fluffy dog. The man is on the left, wearing a light-colored button-down shirt and glasses, and the woman is on the right, wearing a beige sweater. They are both looking at the dog and smiling. The background shows a kitchen counter with some items on it.

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## Here's What We Need to Get Started

We require that *your pet* have a veterinary exam within the 12 months prior to *your enrollment date*, unless *your pet* is enrolled before their first birthday. This exam helps us to understand medical history needed to provide you with personalized information about *your coverage*. Please note that the exam documentation may result in a *pre-existing condition*. If *your pet* hasn't had an exam by a *veterinarian* during this time, please wait to enroll in this plan. Otherwise, we may need to cancel *your plan*.

If you cancel *your plan* within the first 30 days following *your enrollment date*, we will refund 100% of *your monthly cost* if we have not yet paid any claims for *your pet*.

## When Your Coverage Begins

*Your pet* is covered for new conditions that occur after the *waiting period*:

### Coverage for Accidents

will begin upon *your effective date*.

### Coverage for Cruciate Knee Issues

will begin 13 days after *your effective date*.



## Here's What Your Plan Will Cover

This plan covers injuries that result from *accidents*, and *cruciate knee issues*. For a more detailed explanation of the terms used below, all definitions for *italicized* words and further plan details can be found at the end of this plan.

- ✔ Diagnostic tests
- ✔ Surgeries or other *procedures*
- ✔ Hospitalization, specialty and emergency treatment
- ✔ *Medications and supplements*
- ✔ Orthotic or prosthetic devices

## Plus, Extra Benefits from Chewy.com

We'll provide exclusive benefits *you* can only get from Chewy.com

### 1. Extra Savings on Eligible *Medications*:

#### When *you* shop on Chewy.com:

- ✓ 100% of the cost of eligible *medications and supplements*

#### When *you* purchase from a different retailer:

- ✓ Coverage of the cost of eligible *medications* will follow the plan payout *you* selected. *You* can access *your* coverage details on the member portal.

### 2. *Your Plan Also Includes Chat Access\* to Connect with a Vet* – which connects *you* with licensed *veterinarians* to get answers to *your pet's* health and *behavior* related questions or concerns.

\*Connect with a Vet is not available in Alaska or Hawaii.





## How Claim Payments Work

### **We Make the Claims Process Easy and Simple.**

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 a 80% *payout percentage*.

#### **When you submit a claim:**

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*):  
 $\$750 \times 80\% = \$600$ .

Keep in mind that you'll only need to meet *your deductible* once every 12 months. If you would like to find out the amount of *your deductible*, the date *your deductible* will reset, or *your payout percentage*, you can find that information on *your declaration page*.

When an item on *your* veterinary invoice is related to more than one *condition* or *procedure*, we will pay you for a prorated portion that is eligible for coverage.

## How to Submit a Claim

### 1. Directly at *Your Veterinarian*

If *your veterinarian* is set up to accept payments from Trupanion, we can pay them directly at checkout, so *you* don't have to pay the full invoice out of pocket or file a claim.

### 2. Or We Can Reimburse *You* – Quickly

- **By Member portal:**

Access *your* member portal via the CarePlus home page at <http://chewyinsurance.trupanion.com/>

- **By mail:**

Trupanion  
6100 4th Avenue South  
Seattle, WA 98108

All we need to process *your* claim is a copy of *your* itemized invoice and a few details about *your* claim.

### **And *Your Plan* is Backed by Our Commitment to *You*.**

We strive for fair *pet insurance* coverage. If *you* believe we incorrectly denied a claim, please give *us* a call at 844-958-1679 to discuss *your* situation and we'll talk about what we'll need from *you* to take a second look at *your* claim.

## What's Not Covered

In the section below, we describe what is not covered by *your* plan. Complications resulting from anything outlined in this plan as an exclusion will also not be covered.

### *Pre-existing Conditions*

*Conditions* that are present prior to *your effective date* or before the end of *your waiting period* are not eligible for coverage.

### *Routine or Elective Veterinary Care*

*Your* insurance plan is here to help *you* pay for the unexpected, therefore we can't cover the following for any reason:

- ✖ *Preventive veterinary treatments* like *vaccinations*, parasite prevention, spaying or neutering (unless it is recommended by *your veterinarian* to treat *conditions* that are causing damage to the reproductive organs), *dental cleanings* or root planing, *supplements*, or any diagnostic tests, *medications* or *procedures* that *your veterinarian* recommends to prevent disease, for any reason.
- ✔ If you're looking for *preventive care coverage*, we offer a separate wellness plan that will reimburse you for routine and *preventive veterinary treatments*. Please visit Chewy.com to learn more.
- ✖ *Elective* or cosmetic treatments, like tail docking, ear cropping, declawing, dew claw removal, microchip implantation or cloning.
- ✖ Costs associated with breeding, whelping or queening.

### *Preventable Conditions*

You're required to provide adequate care to ensure that *your pet* remains in good health. Therefore, we cannot pay for any of the below items for any reason:

- ✖ We cannot pay for *preventable conditions* if *your pet* did not receive *preventive care*, like *vaccines*, parasite treatment or flea treatment.
- ✖ We cannot pay for the diagnostics, infestation, or *treatment* of internal or external parasites.
- ✖ If you deliberately put *your pet* at risk, harm *your pet*, neglect *your pet's* safety or allow *your pet* to be repeatedly in the presence of someone who is putting *your pet* at risk, we will not pay for any resulting *conditions*.
- ✖ We do not pay for injuries related to training or participating in sled or track racing.



## Claims Unrelated to *Veterinary Treatment*

This plan was designed to cover the unexpected, therefore this plan does not cover for any reason, the following:

- ✖ Administrative costs – including, but not limited to: shipping costs or postage, processing of insurance claims, transmission of medical records, transportation expenses or mileage fees.
- ✖ Fees related to supervising *your pet*. This includes *boarding*, day care, day stay and day observation. If *veterinary treatment* for an *accident* is not required to be administered under the *direct supervision* of a *veterinarian*, we will not cover it.
- ✖ Products that are not related to treating an *accident*, like bedding, crates, feeding bowls or platforms, *veterinary diet food*, non-prescribed special diets or raw diets, non-medicated shampoos, toothbrushes, toothpastes or dental rinses, toys, treats, collars, leashes or harnesses.
- ✖ Services that aren't related to treating an *accident*, like grooming, nail trimming, ear cleaning, anal gland expression, end of life expenses, or dog-walking.

## Other Items Not Covered

- ✖ This plan covers *accidents* and *cruciate knee issues*, and will not cover the cost of treatment for *illnesses*. If you're looking for *illness* coverage, we offer this coverage in separate plans. Please visit [Chewy.com](http://Chewy.com) to learn more.
- ✖ *Experimental* treatments and *rehabilitative therapy*.
- ✖ *Exam* fees charged by a *veterinarian*.
- ✖ Complications resulting from *illnesses*, injuries, *procedures*, diagnostic tests, treatment and/or *medications* excluded under this plan.





## Other Pets and Pet Parents

You may transfer *your pet's* plan to a new owner if *you* rehome *your pet*. Please let *us* know within 30 days, so *we* can arrange for continued coverage in their name.

This coverage is not transferable to other *pets*, so if *you* have another *pet* in *your* household that *you* would like to insure, *you* can visit Chewy.com online to add *pets* to *your* plan.

## Changes to Your Plan

If *your* address changes, please contact *us* with *your* new address within 30 days of the change.

### Changes to Your Monthly Costs

*Your pet's* monthly cost will not be updated by *us* more than once during a 12 month period.

If *we* adjust *your monthly cost*, *we* will let *you* know in writing by e-mail or by mail at least 30 days before the new price takes effect.

### Upgrading Coverage

*You* may upgrade to our Essential or Complete Accident & Illness Plan at any time up to 30 days after *your enrollment date*, and the change will take effect on *your* next billing date. Any *illness* or *accident* that manifests prior to *your* upgrade effective date will follow the coverage and *waiting periods* of the plan *you* enrolled in before upgrading *your* coverage.

### Changes to Your Deductible

*You* may increase *your deductible* at any time after *your enrollment date*, and *your* new deductible will be effective on *your* next billing date.

*You* may decrease *your deductible* within the first 30 days after *your enrollment date* and *your* new deductible will be effective on *your* next billing date.

*You* may also decrease *your deductible* at *your* annual renewal and *your* new deductible amount will be effective upon *renewal*.

## Cancellations

*Your* plan will remain active and *renew* automatically every month if *your* payments are current. *We* may cancel *your* plan if *we're* unable to reach *you* to resolve a lack of payment by mailing a notice of cancellation to *you* at *your* last known address at least 10 days before the effective date of cancellation. *We* will not cover the cost of *veterinary treatment* that occurs while *your* plan is not active.

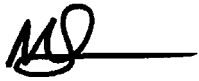
*You* can cancel *your* plan at any time by calling *us*, e-mailing *us*, sending *us* a fax or mailing a letter. The cancellation is effective the day *we* receive *your* notice, and *you* can expect to receive a pro-rated refund of *your* current *monthly cost*.

## If You Need Us, We're Here

It's easy to get help from our experts 24/7 on *your* plan. *You* can contact us:

1. 844-958-1679
2. Care@Trupanion.com
3. Trupanion  
6100 4th Avenue South  
Seattle, WA 98108

We agree to provide *your pet* the financial protection afforded by this plan.



Margi Tooth, President  
American Pet Insurance Company  
ZPIC Insurance Company



Asher Bearman, Secretary  
American Pet Insurance Company  
ZPIC Insurance Company

# We Hope You're Feeling Great About the Coverage You've Selected!

If there's something that's still unclear, don't hesitate to contact *us*. We'll be happy to answer all of *your* questions. The pages that follow also provide more detail.

Thank *you* again for trusting *us* to help *you* care for *your* pet.

**Call or e-mail *us* anytime.**

844-958-1679

Care@Trupanion.com

All the best,

**trupanion™**



## Important Facts About Your Coverage

- Your successful payments constitute *your* acceptance of all terms and conditions contained in this plan. If we do not receive *your* first payment, *your* coverage does not start.
- By purchasing this plan, *you* agree to allow *us* to contact *your* current *veterinarian*, and any previous *veterinarians* that have provided *treatment* to *your pet*, to collect all medical records that exist for *your pet*. If we're unable to collect *your pet's* complete medical history, we won't be able to pay *your* claims, and we may cancel *your* plan.
- Insurance fraud unfairly increases costs for all our insured members. If a claim is submitted with false, misleading, and/or dishonest information, or if an insured member fails to provide all the information we request, we may not pay that claim. We may also cancel coverage for all *pets* on a plan where we have a reasonable suspicion of fraud, and we may report instances of fraud to the appropriate governmental authorities.
- If *your* claim is denied, *you* may submit *your* claim for a secondary review. If we proceed with the secondary review and the claim remains ineligible, we may agree to have *your* claim reviewed by an *Independent Third-Party Veterinarian*. If *you* still disagree with the review by the *Independent Third-Party Veterinarian*, *you* may be entitled to seek remedies under applicable law. If *you* choose to bring legal action against *us* in *your* jurisdiction, *you* agree to our request to appear electronically.
- If we incorrectly pay a claim that should not be eligible for coverage, we will stop paying claims for that *condition* as soon as we detect our error.
- We can cover *veterinary treatment* for *your pet* in the United States of America, Puerto Rico, Canada or Australia. We can also offer coverage for *veterinary treatment* in any region under American, Canadian, or Australian government control, such as military installations/bases in foreign countries.
- Please let *us* know if *your pet* is covered under another *pet* health insurance plan, otherwise it may be considered concealment and we may not pay any of *your* outstanding claims. If *your pet* has coverage with any other *pet* health insurance provider or wellness plan, we will act as secondary insurance. We will contact *your* other *pet* health insurance or wellness plan provider to come to an agreement regarding how payment will be prorated between our companies.
- If a third party is liable for paying an eligible claim, and if our payment together with their payment is greater than the total cost of *your* loss, we may either seek reimbursement for that overpayment from *you* or directly from the third party. We may seek this reimbursement in any amount we determine is reasonable.
- If any part of this plan conflicts with applicable laws, rules, and/or regulations of the state or province in which *your* plan is issued, it will be amended to conform to such applicable law, rules, or regulation. If any changes are made to one section of *your* plan through an amendatory endorsement, all other sections of *your* plan will remain unchanged.
- We cannot pay claims that result from catastrophes, such as a nuclear reaction, war, invasion, or civil commotion.
- This plan, the *declaration page*, and any endorsement(s) contain all the agreements between *you* and *us* and supersede any prior agreements or understandings between *you* and *us*.

## Terms and Definitions

The words (and all other formations of the words) listed below were used throughout *your* plan with the following specific intent:

- *Accident*: an unexpected event resulting in physical harm or damage to *your pet*, including dental *accidents*, which are not related to an underlying disease process.
- *Acupuncture*: the insertion of needles into specific points on the body to cause a desired healing effect.
- *Physical and Behavioral Therapies*: *rehabilitative therapies, acupuncture, hydrotherapy, chiropractic treatment, behavioral modification and therapy, homeopathy and naturopathy.*
- *Behavior*: actions or habits that are socially or medically abnormal and cause physical or mental harm to *your pet*.
- *Behavioral Modification*: a systematic approach to changing *behavior*, including a *pet's* reaction to a situation, a person, a thing, an animal, etc.
- *Boarding*: a service offered where *your pet* is provided housing, food, water, and/or exercise or enrichment for a set amount of time in exchange for a fee. This could include giving *medications* or providing *treatments*, even in an overnight *hospital* setting, that could be given by someone other than a veterinary professional or given as a convenience to the *pet owner*.
- *Chiropractic Treatment*: spinal manipulation and/or manual therapy.
- *Chronic Health Condition*: means a *condition* that can be treated or managed, but not cured.
- *Condition*: any disease, disorder, sickness, *illness, accident*, injury and/or syndrome, which is characterized by a loss of normalcy, and presents itself through clinical signs or symptoms or through test results that show an abnormality.
- *Cruciate Knee Issue*: any strain, weakness, instability, tear, partial tear, rupture, injury, or degeneration of the cruciate ligament in *your pet's* knee.
- *Declaration Page*: the page included with *your* plan that outlines information about *your pet, deductible, payout percentage, additional coverage and monthly costs*, which *you* receive in *your* welcome letter after enrolling.
- *Deductible*: the amount *you* are responsible for paying towards eligible costs before we will start to pay for *your* claims. *Your deductible* will reset every 12 months. If *you'd* like to find out the amount of *your deductible* or the date *your deductible* will reset, *you* can find that information on *your declaration page*.
- *Dental Illness*: any signs or evidence of resorptive lesion(s), periodontal disease, periodontitis, gingivitis or stomatitis.
- *Dental Cleaning or Teeth Cleaning*: scaling, cleaning, and polishing of the teeth as well as associated fees, which includes but is not limited to, anesthesia, pre-anesthetic blood work and fluids.
- *Direct Supervision*: *veterinary treatment* provided in a setting where a licensed *veterinarian* is readily available on the premises where *your pet* is receiving care, and has assumed responsibility for the care given to *your pet* by a person working under their authority and direction.
- *Effective Date*: the day and time *your* coverage becomes active, 12:01 am the day after *you* enroll.
- *Enrollment Date*: the day and time *you* enroll *your pet* in this coverage, as listed on *your declaration page*.
- *Elective*: *veterinary treatment* *you* choose to pursue, which is unrelated to treating an *accident* or *illness*.
- *Exam or Checkup*: an *exam* performed by or under the *direct supervision* of a *veterinarian*, which may include physicals, physical consultations, medical advice, inpatient *exams*, in-hospital *exams*, health certificates, consultations (including *behavioral* or nutritional consultations), office visits, office calls, office fees, and/or referral, recheck or telemedicine consultations.
- *Experimental*: any *veterinary treatment, diagnostic, medication, supplement, herb, or other therapy* not generally accepted by the veterinary medical community as effective and proven specifically for dogs and/or cats for *your pet's* covered *condition*. This includes those not widely recognized in veterinary-specific, peer-reviewed journals as conforming to accepted veterinary medical practices; currently in clinical

trials or in need of further study; and/or rarely used, novel, unknown or lacking authoritative evidence of safety and efficacy.

- *Homeopathy*: a system of health care that concentrates on care of the whole animal by methods that are specific, gentle, and sympathetic to the body's needs. *Homeopathy* is based on the utilization of specially prepared, refined dilutions of natural substances intended to trigger a healing response in a patient.
- *Hospital*: all veterinary facility types and/or means by which *your pet* receives *veterinary treatment*. This term includes, but is not limited to: veterinary teaching *hospitals*, veterinary *hospitals*, veterinary clinics, mobile and/or house call veterinary practices, emergency veterinary *hospitals*, referral veterinary *hospitals*, *veterinary care* centers and veterinary specialty centers.
- *Hydrotherapy*: the use of water to aid in the healing and/or conditioning of a patient. *Pets* either swim in a pool or tank for prescribed periods of time or walk on an underwater treadmill. *Hydrotherapy* is used in the treatment of osteoarthritis, *orthopedic conditions*, neurological *conditions*, and muscle, ligament, and other soft tissue injuries.
- *Independent Third Party Veterinarians (ITPV)*: a Trupanion-selected, board-certified, niche specialist who typically works in academia and is not otherwise employed by Trupanion. The role of the *ITPV* is to use their medical expertise to review complex medical *conditions* using the most up-to-date scientific rationale to review denied claims to determine whether the medical reason for denial was justified, in accordance with the terms of this plan, due to signs or evidence for a particular *accident* or injury present prior to *your enrollment date*.
- *Illness*: any sickness, disease, or any change to *your pet's* normal healthy state not caused by an *accident*, including *dental illness*.
- *Medication*: any proven and accepted form of medicine which is prescribed and/or recommended by *your veterinarian*, as evidenced in *your pet's* medical records.
- *Monthly Cost*: the monthly payment *you* make to *us* to keep *your* coverage active.
- *Naturopathy*: a system of treatment of disease that avoids drugs and surgery, and emphasizes the use of natural agents (air, water, and herbs) and physical means (tissue manipulation and electrotherapy). *Naturopathy* is a holistic approach founded on the belief that diet, mental state, exercise, breathing, and other natural factors are central to the origin and treatment of disease. Most *naturopathic* doctors use a variety of therapies and techniques (such as nutrition, *behavior* change, herbal medicine, *homeopathy* and *acupuncture*).
- *Orthopedic*: refers to *conditions* affecting the bones, skeletal muscle, cartilage, tendons, ligaments, and joints. It includes, but is not limited to, elbow dysplasia, hip dysplasia, intervertebral disc degeneration, patellar luxation, and ruptured cranial cruciate ligaments. It does not include cancers or metabolic, hemopoietic, or autoimmune diseases.
- *Owner*: the individual(s) legally responsible for *your pet's* care. *You* must be the personal and individual *owner* of the insured *pet*. We do not offer insurance coverage to *pets* who are living in an animal shelter or rescue organization.
- *Payout Percentage*: the percentage of the veterinary bill that *we* will pay for an eligible *condition*, which *you* can find on *your declaration page*.
- *Pet*: a domestic cat or dog owned for companionship or as a service dog and not owned for commercial reasons.
- *Pet Insurance*: a property insurance plan that provides coverage for *accidents* and *illnesses* of *pets*.
- *Preventable Condition*: If *you* are advised by *your veterinarian* to provide *preventive care* for *your pet* and *you* choose not to follow their recommendations, resulting *accidents* or *illnesses* are not eligible for coverage, for any reason. External or internal parasitic infection, infestation, *treatment*, diagnostics, or control for which there are readily available *preventive veterinary treatments* are not eligible for coverage.
- *Preventive Care* or *Preventive Veterinary Treatment*: proven and accepted forms of care designed to avert and avoid *illnesses* that are performed or distributed by a licensed *veterinarian*, such as regular *checkups*, *vaccinations*, regular *dental cleanings*, heartworm *medication*, flea and tick control or other parasite prevention, and any other *preventive medications* recommended by *your veterinarian*.
- *Pre-existing Condition*: A *pre-existing condition* is an injury or *illness* that *your pet* showed signs of before the *effective date* of *your pet insurance* plan or developed before *your waiting period* ended. A *condition* qualifies as pre-existing if any of the following are true: (1) a *veterinarian*



provided medical advice about an *illness* or complication from an *accident*, (2) *your pet* received previous treatment, or (3) verifiable sources (e.g., medical records, clinic scheduler notes, calls with insurer, etc.) show that *your pet* had signs or symptoms directly related to the *condition* for which a claim is being made. Here are ways that *pre-existing conditions* can show up in *your pet's* medical history:

- » If *your pet* has any signs or evidence of periodontal disease, periodontitis, gingivitis, tartar, stomatitis or resorptive lesions prior to the expiration of *your waiting period*, *veterinary treatment* for *dental illness* will not be covered.
- » Any anaphylactic response would not be eligible for coverage if *your pet* had an anaphylactic response before the expiration of *your waiting period*, even if that response is triggered by a different stimulus.
- » Any *conditions* with an increased likelihood of occurring based on any previous signs, symptoms or abnormal laboratory results or tests, even if not noted in *your pet's* medical records, regardless of a lack of diagnosis, will not be covered.
- » *Illnesses* or *accidents* that arise from a repetitive and specific activity (including but not limited to foreign material ingestion) if the same or similar activity occurred more than once prior to the expiration of *your waiting period* will not be covered.
- » *Illnesses* (including *dental illnesses*), complications from *accidents*, or *behaviors* masked or controlled by *veterinary treatment*, *medication* (including *supplements* and herbs) or prescription food that were determined to be present prior to the expiration of *your waiting period* will not be covered.
- » Problems that vary from the medically desired functional state and are outwardly observable or reasonably known to be present prior to the expiration of *your waiting period* will not be covered.
- » *Veterinary treatment* for the following *illnesses* will not be covered: luxating patella, glaucoma, entropion, ectropion, elbow dysplasia, hip dysplasia, intervertebral disc disease, cataracts or prolapse of the tear gland of the third eyelid (cherry eye).
- *Procedure*: a veterinary activity directed at or performed on a *pet* with the purpose of diagnosing or treating an *accident* or injury.
- *Rehabilitative Therapy*: the use of therapeutic exercises and other healing modalities to help *pets* recover from acute and *chronic health conditions* resulting from *illness*, trauma, or surgery.
- *Renewal*: means to issue and deliver at the end of an insurance policy period a policy which supersedes a policy previously issued and delivered by the same pet insurer or affiliated pet insurer and which provides types and limits of coverage substantially similar to those contained in the policy being superseded.
- *Supplement*: a product (including, but not limited to, vitamins, herbs or nutraceuticals) given or applied to *your pet* which is recommended or prescribed by *your pet's veterinarian* to treat a medical *condition*. Any *supplement*, including proprietary blends, must be manufactured and labeled with guaranteed ingredient analysis.
- *Vaccination* or *Vaccine*: the administration of a legally-approved commercial *vaccination* by a *veterinarian* in accordance with the manufacturer's recommendations to prevent disease.
- *Veterinarian*: an individual who holds a valid license to practice veterinary medicine from the appropriate licensing entity in the jurisdiction in which he or she practices.
- *Veterinary Diet Food*: A therapeutic diet formulated, tested and manufactured with guaranteed analysis and safety standards to aid as part of the *veterinary treatment* of a specific medical *condition*. A *veterinarian* must prescribe and document the diet in *your pet's* medical records. *Veterinary diet food* does not include general, puppy or kitten, homemade, or raw food diets even if prescribed by a *veterinarian*.
- *Veterinary Treatment*, *Veterinary Care*, and other derivations: proven and accepted forms of care that are documented in *your pet's* medical records and provided by or under the *direct supervision* of a *veterinarian*, including but not limited to: diagnostic tests, medical advice, surgeries, *procedures*, *medications*, *supplements*, orthotic devices, prosthetic devices, carts and nursing care. *Veterinary treatment* is not eligible for coverage if there are no signs or symptoms that indicate *your pet* is sick or injured. We will pay the retail cost plus applicable taxes of the treatment provided (as opposed to a "reasonable cost"),

which must be the same between customers who do and do not have insurance coverage.

- *Waiting Period:* period of time specified in a *pet insurance* policy that is required to transpire before some or all of the coverage in the policy can begin. *Waiting periods* may not be applied to *renewals* of existing coverage.
- *We, Us* or any derivations: Trupanion Managers USA, Inc. ("Trupanion") and American Pet Insurance Company or ZPIC Insurance Company. Trupanion Managers USA Inc. handles many of the administrative processes and American Pet Insurance Company or ZPIC Insurance Company underwrites the plan.
- *You, Your:* Insured/spouse/partner (*owner*) named on the *declaration page* who has agreed to the terms of this coverage.
- *Your Pet:* Domesticated dog or cat who is named on the *declaration page* and is covered by this plan.

This plan is offered by Trupanion exclusively  
for **Chewy Health**.

This policy is sold and administered by Chewy Insurance Services, LLC, a licensed insurance producer (CA license No. 6007025, NPN 19685062 licenses available at <https://www.chewy.com/app/content/insurance>), and Trupanion Managers USA, Inc. ("TMUI") (CA license No. OG22803, NPN 9588590 licenses available at <https://trupanion.com/site/terms-of-use>), and underwritten by American Pet Insurance Company ("APIC") or ZPIC Insurance Company ("ZPIC"), with its main office at 6100 4th Ave S, Seattle, WA 98108. TMUI, APIC, ZPIC and their affiliates are separate, independent of, and distinct from Chewy Insurance Services, LLC, and its affiliates.