

Get to Know Your New Plan.

Thank *you* for buying the Complete Accident & Illness 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. OG22803, NPN 9588590 licenses available at <https://trupanion.com/site/terms-of-use>), and underwritten by American Pet Insurance Company ("APIC"), with its main office at 6100 4th Ave S, Seattle, WA 98108. TMUI, APIC, and their affiliates are separate, independent of, and distinct from Chewy Insurance Services, LLC, and its affiliates.

Complete Accident & Illness Plan TRUCP (D) 00001.3 KS (V.03202401)



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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 5 days after
your enrollment date.

Coverage for *Illnesses*

will begin 14 days after
your enrollment date.



Here's What Your Plan Will Cover

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
- ✔ *Physical and behavioral therapies*
- ✔ *Medications and supplements*
- ✔ *Veterinary diet food*
- ✔ Orthotic or prosthetic devices
- ✔ *Exam fees*

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*
- ✓ 100% of the cost of eligible *veterinary diet food* for up to 180 *days of food*, every 12 months

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.
- ✓ Coverage of the cost of eligible *veterinary diet food* will follow the plan payout *you* selected for up to 90 *days of food*, every 12 months. *You* can access *your* coverage details on the member portal.

Coverage will only be provided for *veterinary diet food* purchased from either Chewy.com or other retailers, but not a combination of both.

2. *Your Plan Also Includes Chat and Video 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 90% *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 90% of the rest of the bill (*your* *payout percentage*):
 $\$750 \times 90\% = \675 .

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 enrollment date* or before the end of *your waiting period* are not eligible for coverage.

For example, ear infections are often a symptom of allergies. If *your pet* had an ear infection prior to *your enrollment date*, allergies will be a *pre-existing condition* unless *your pet's* medical history showed a specific cause for their past ear infection.

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.
 - ✔ 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](https://www.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* or an *illness* 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* or *illness*, like bedding, crates, feeding bowls or platforms, 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* or *illness*, like grooming, nail trimming, ear cleaning, anal gland expression, end of life expenses, or dog-walking.
- ✖ *Experimental* treatments.
- ✖ 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 *us* 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.

Downgrading Coverage

You may downgrade to *our* Essential Accident & Illness Plan or Accident Only Plan at any time, and the change will take effect on *your* next billing date.

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 ten days before the effective date of cancellation. *We* will not cover the cost of *veterinary treatment* that occurs while *your* plan is not active.

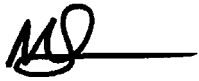
You can cancel *your* plan at any time by calling *us*, e-mailing *us*, sending *us* a fax or mailing a letter. The cancellation is effective the day *we* receive *your* notice, and *you* can expect to receive a pro-rated refund of *your* current *monthly cost*.

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



Asher Bearman, Secretary
American Pet 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, provided by a *veterinarian*, under the *direct supervision* of a *veterinarian* or by a professional who is licensed to conduct business in *your* area as long as their services were recommended by *your veterinarian*.
- *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., provided by a *veterinarian*, under the *direct supervision* of a *veterinarian* or by a professional who is licensed to conduct business in *your* area as long as their services were recommended by *your veterinarian*.
- *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 provided by a *veterinarian*, under the *direct supervision* of a *veterinarian* or by a professional who is licensed to conduct business in *your* area as long as their services were recommended by *your veterinarian*.
- *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.
- *Days of Food*: the amount of *veterinary diet food* we will cover is based on the standard feeding guidelines for the weight of *your pet* per day, determined by their breed's average size.
- *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.
- *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. *Homeopathic* care must be provided by a veterinarian, under the *direct supervision* of a veterinarian or by a professional who is licensed to conduct business in *your* area as long as their services were recommended by *your veterinarian*.
- *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. *Hydrotherapy* must be provided by a veterinarian, under the *direct supervision* of a veterinarian or by a professional who is licensed to conduct business in *your* area as long as their services were recommended by *your veterinarian*.
- *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 illness or accident 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 and cruciate knee issue.
- *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). *Naturopathic* care must be provided by a veterinarian, under the *direct supervision* of a veterinarian or by a professional who is licensed to conduct business in *your* area as long as their services were recommended by *your veterinarian*.
- *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. 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. If your veterinarian recommends a *teeth cleaning* for your pet but doesn't specify when, you must have your pet's teeth cleaned within 90 days of their recommendation in order to receive coverage for *dental illness*.
 - *Pre-Existing Condition*: A *pre-existing condition* is an injury or *illness* that your pet showed signs of before you enrolled in a 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.
 - » Otitis, dermatitis, papules, pustules and pyoderma are all signs of allergies in *pets*. If your pet has one of these signs of allergies before the expiration of your *waiting period*, any of these signs of allergies would be considered pre-existing and not eligible for coverage.
- » 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 if signs or evidence presented anywhere in your pet's body before the expiration of your *waiting period* will not be covered: *Cruciate knee issues*, 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).
 - » Any internal or external growth if a growth of the same type was present and identified with diagnostics or notes in the medical record prior to the expiration of your *waiting period* will not be covered. If there is no description or diagnostics about the type of growth that was present prior to the expiration of your *waiting period*, we cannot cover any masses or growths.

- » *Veterinary treatment* related to retained deciduous teeth or stenotic nares if *your pet* enrolled at or after six months of age will not be covered.
- *Procedure*: a veterinary activity directed at or performed on a *pet* with the purpose of diagnosing or treating an *illness* or *accident*.
- *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. It must be recommended by *your veterinarian* and provided by a *veterinarian*, under the *direct supervision* of a *veterinarian* or by a professional who is licensed to conduct business in *your area* as long as their services were recommended by *your veterinarian*.
- *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 conditions. 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. Trupanion Managers USA Inc. handles many of the administrative processes and American Pet 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**.

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