



trupanion™

Medical insurance for the life of your pet.

FCCI[®] INSURANCE
GROUP

PROTECT EVERYTHING THAT MATTERS.

When you enroll with Trupanion, you're covered by one simple plan. For life.



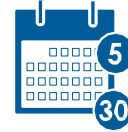
WHO Cats & Dogs

Pets under the age of 14 years old can enroll for lifelong coverage.



WHAT 90% Coverage

Covers 90% of eligible costs with no payout limits.



WHEN 5 – 30 Days

Your policy will begin on the first of the month, with full coverage starting after applicable policy waiting periods: 5 days for injuries and 30 days for illnesses.



WHERE US, Canada, Puerto Rico

Visit any veterinary, emergency care, or specialty hospital in the US, Canada, Puerto Rico and Australia, including US military installations.



WHAT'S COVERED

- ✓ **Diagnostics**
- ✓ **Medications**
- ✓ **Surgeries**
- ✓ **Hospital stays**
- ✓ **Prosthetic devices**
- ✓ **Orthotic devices**
- ✓ **Carts**
- ✓ **Supplements**
- ✓ **Herbal therapy**
- ✓ **And so much more**

We do not cover exam fees, sales tax (where applicable), preventive care (e.g., spay/neuter, vaccines), or any issues pets have before their coverage began—otherwise known as “pre-existing conditions.” No provider in the industry covers pre-existing conditions.

We've made the entire claim process hassle-free—ending the reimbursement model.

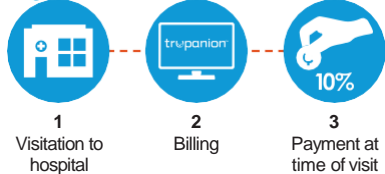
Nobody likes hearing "the check's in the mail." We can pay participating veterinarians directly without claim forms or waiting for reimbursement. Simply pay your portion of the bill and we'll take care of the rest with your veterinarian directly. We can pay most direct pay claims at the time of checkout.

Or you can simply take a picture of your invoice and send it to us using our online claims tool.

TRADITIONAL REIMBURSEMENT MODEL: PET OWNER PAYS 100% AT TIME OF VISIT



TRUPANION'S CLAIMS PROCESS: PET OWNER PAYS 10% OF ELIGIBLE CLAIMS AT TIME OF VISIT



What better pricing looks like.

Pricing your organization as a group allows us to offer employees a lower price than the general public.

To illustrate this benefit, take a look at the how your organization's price compares to our current monthly costs on the open market.

YOUR PRICE IS DETERMINED BY YOUR PETS, NOT NATIONAL AVERAGES.

Compare your group rate to individual pricing with the same deductible:

	3-YEAR-OLD DOG with \$250 deductible	3-YEAR-OLD CAT with \$250 deductible
Group Rate	\$52.72	\$31.10
Individual Pricing	\$93.25	\$49.72

Individual prices vary based on several factors, including where you live. See Trupanion.com to compare rates.



ANY QUESTIONS?