

trupanion™

Underwritten by Helvetia Global Solutions Ltd. (HGS)

TRUCOVER POLICY BOOK

A transparent guide for You and Your Pet
(aka Terms and Conditions)

TRU INT (D.C) 00001.5 DE (V1.202408)

DEAR MEMBER,

Welcome to Trupanion! Whether you're new to the Trupanion family or you've been with us for years, thank you for choosing Trupanion for your pet's veterinary insurance. We're driven by our passion to help the pets we all love receive the best veterinary care.

The problem Trupanion solves is simple: we're here to help you budget for veterinary expenses in case your pet gets sick or injured.

You don't know if your pet will be lucky and healthy, or unlucky and face many injuries and illnesses over the course of their life. Having Trupanion means that you can follow your veterinarian's recommended treatment plan regardless of the cost. With Trupanion's lifelong coverage and our Customer Care team here to help, you and your furry family member(s) are free to enjoy your lives together with unconditional love.





Darryl Rawlings
FOUNDER



IMPORTANT INSURANCE INFORMATION

Our Partners

Your contract for veterinary insurance is managed and administered by Smart Paws GmbH, trading as Trupanion, subject to the law of the Federal Republic of Germany, including the Insurance Contract Act (VVG). Smart Paws GmbH is located at Gutenbergstraße 3, 23611 Bad Schwartau, Germany.

Smart Paws is an insurance agent as defined under §59 Paragraph 2 VVG with permission according to §34d Paragraph 1 Clause 2 No.1 GewO of the Lübeck Chamber of Industry and Commerce (registration number D 84AJ-GPFN8-17).

The insurer is Helvetia Global Solutions Ltd. (HGS) Äulestrasse 60, 9490 Vaduz, Fürstentum Liechtenstein.

Your Policy, including communication from and with ERV, is exclusively with Smart Paws GmbH for sales, policy management, and claims processing, including legal action, using the contact information in Section 8 of the Policy. All communications by You regarding this Policy must be communicated to Us exclusively.

The supervisory authority is the Federal Financial Supervisory Authority (BAFIN) - Insurance Division - Graurheindorfer Straße 108, 53177 Bonn.

Personal Data

Your personal data will be used to administer Your insurance contract with the help of electronic data processing (EDP). This includes sending You information about Your insurance Policy, processing claims, and assisting in detecting and preventing fraud.

Personal information may be shared with third parties who help Us administer Your insurance Policy. We may also share Your personal information with regulators, Veterinarians involved in treating Your Pet, and any agent acting on Your behalf.

The processing of Your personal data is governed by General Data Protection Regulation (DS-GVO) and the Federal Data Protection Act (BDSG). Our data policy can be found at trupanion.eu/en-de/privacy-policy for further detail on how We are processing and protecting Your data.

Get To Know Your Cover

We want to make sure You understand Your cover, so please take a few minutes to read through this Policy and let Us know if You have any questions—We're always here to help and just a phone call away.

For better readability, we use gender-specific words in this document, but these apply to all genders.

Telephone: +49 451-703 699 72

FIND WHAT YOU'RE LOOKING FOR:

+49 451-703 699 72 | info@trupanion.de

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SECTION 1

OUR PRICING PROMISE

You don't know if and when Your Pet will get sick or hurt, which makes it hard to budget for the costs of unexpected Veterinary Treatment on Your own and that's why Trupanion exists.

Trupanion has extensive data that We use to understand the potential veterinary costs for Pets like Yours. Then, We share the financial risk of Illness and Injury equally among similar Pets. That way, You'll always have access to the best Veterinary Treatment possible, no matter the cost.

We Promise To:

- Always charge You and Your Pet a fair, accurate, and sustainable cost—whether You have a Great Dane in Cologne or a mixed breed cat in Kiel, all Members get the same high value.
- Never control the costs of Veterinary Treatment or dictate the Veterinary Treatments Your Pet receives.

Our pricing promise exists to give You peace of mind, so You can rest easy knowing that Your cover will always be there when You need it.

SECTION 2

WE CAN PAY YOUR VETERINARIAN DIRECTLY

Trupanion's Vet Portal allows Us to pay invoices directly to partnered Chosen Veterinarians at checkout. With Your Veterinarian's agreement, You are able to pay only Your Share of the bill at checkout, instead of paying the full bill upfront and waiting for reimbursement.

You may elect on Your claim submission to have Us pay the treating Veterinarian only if We have an arrangement with Your Chosen Veterinarian and it is an available option at the time of Your claim submission.

If We are unable to pay Your Chosen Veterinarian directly, You must pay Your Pet's invoice and submit a fully completed claim submission with supporting invoice(s) for each eligible Illness or Injury to receive payout from Us. You can submit Your invoice electronically through Member Portal. We will send Your payouts by depositing them directly into Your bank account.



SECTION 3

WHAT WE COVER

We provide cover as described in this Policy, subject to the following terms and conditions and as noted on Your Certificate of Insurance:

A. We Cover:

I. The Actual Cost of Veterinary Treatment You incur, subject to Your Payout Percentage, Excess, and Limit- for unexpected Illnesses or Injuries. We provide cover for Veterinary Treatment up to 3 times the rate of the scale of fees for Veterinarians (GOT), and in emergency situations We cover up to 4 times the scale of fees.

II. You agree to provide Us all Medical Records/history associated with Your Pet. You authorize Us, at the time of enrolment and any time thereafter, to contact any of Your Chosen Veterinarians (current and past) to obtain all available Medical Records that exist for Your Pet, and to provide them with information about Your Policy. You authorize any of Your Chosen Veterinarians (current and past) to release all Medical Records that exist for Your Pet to Us.

III. We may require Your assistance in acquiring Your Pet's Medical Records to complete Your Pet's claim.

IV. You must submit Your Pet's invoices within 5 years of when the Veterinary Treatment was provided.

B. Payout Percentage:

I. Payout Percentage is the percentage of the Actual Cost of Veterinary Treatment that We are responsible for paying.

II. Your selected Payout Percentage will be shown on Your Certificate of Insurance.

C. Excess:

I. You are responsible for paying a Per Visit Excess, as part of Your Share of Your Actual Cost of Veterinary Treatment.

II. Your selected Excess will be shown on Your Certificate of Insurance.

D. Limit:

I. We will pay up to Your Limit of Your Actual Cost of Veterinary Treatment.



SECTION 3

WHAT WE COVER

II. Your Limit will be shown on Your Certificate of Insurance.

E. Therapies:

I. We cover Therapies for Your Pet as a form of Veterinary Treatment for Your Pet.

II. We will pay up to 20 Sessions Annually for Therapies for Conditions covered by this Policy.

F. Prescription Food:

I. While We do not cover costs to feed Your Pet—because food is an expected need for all Pets We understand it can be difficult to determine whether Prescription Food will benefit Your Pet. To remove any barriers in determining the most beneficial Prescription Food for Your Pet's Illness or Injury, We will cover 50% of the cost of Prescription Food for a total of 90 days Annually for Your Pet. The amount of Prescription Food we cover is based on the standard feeding guidelines for the specific diet. This diet must be recommended by Your Veterinarian to treat unexpected Illnesses or Injuries eligible for cover under this Policy.



SECTION 4

WHAT WE DON'T COVER

We do not cover costs for any of the following. These costs—as well as Your portion of Your Payout Percentage make up Your Share of the invoices You submit.

A. Conditions that start before your enrollment:

I. Enrollments exist to prevent fraud or otherwise enrolling Pets who may be already sick or injured. We do not offer cover for any Condition(s) present prior to, or during Your Exclusion Period, these are also known as Pre-existing Conditions.

II. The standard illness and injury exclusion periods are waived upon activation of the TruCover program. This waiver's basis is that you activated the TruCover offer within the required 24 hour window after your pet received a veterinary exam. Should we later discover that the required exam had not been performed within the required timeframe, the policies standard exclusion periods will be applied from the date of the TruCover offer activation.

B. Since We do not cover Pre-existing Conditions, We will also not cover the following scenarios:

I. Conditions which were masked or controlled by Veterinary Treatment, Medication including Supplements, herbs or Prescription Food.

II. Conditions that appear in a new location but have been previously treated prior to or during Your enrollment.

a. Examples of this are: Glaucoma; keratoconjunctivitis sicca (KCS); lens luxation; entropion; ectropion; cataracts; prolapse of the third eyelid (cherry eye); masses or growths of the same type, elbow dysplasia; hip dysplasia; epiphyseal dysplasia; intervertebral disc disease; luxating patella; disease, weakness, instability, tear, partial tear, or rupture of the cranial cruciate ligament.

III. If there is no description or diagnostics about the type of mass or growth that was present prior to or during Your enrollment, we will not cover any masses or growths after Your enrollment.

IV. Allergies if Your Pet showed any signs or evidence which were present prior to or during Your enrollment. The signs or evidence include: Otitis, dermatitis, papules, pustules, and pyoderma.

V. Anaphylactic reactions of any type if Your Pet showed signs or evidence of any anaphylactic reactions prior to or during Your enrollment.

VI. Conditions (such as bite wounds) that arise from encounters with domestic animals if the same or similar activity occurred more than once prior to or during Your enrollment.

C. Routine or Preventative Care:

I. We do not cover routine or preventive care including, but not limited to: Vaccinations, titer tests, genetic/DNA tests, screening/wellness diagnostic tests, and parasite prevention. These are expected costs for which You can budget. These costs are frequently included with wellness packages by Your Chosen Veterinarian, which complement Your cover from Us.

II. We do not cover routine dental care including, but not limited to: Dental Prophylaxis and associated costs, open or closed root planing, toothbrushes, toothpastes, dental foods, chews, and rinses at any time for any reason.

D. Veterinary costs if You do not do the following:

I. Protect Your Pet from the exacerbation and/or recurrence of any Condition after its initial occurrence. If there is a recurring Behaviour to be excluded from Your cover, We may notify You in writing via mail or email to the last addresses known to Us.

II. Administer preventative care, which includes Vaccinations, preventive Veterinary Treatment, or Medication as recommended by Your Veterinarian to protect against Illness. We do not pay for Illnesses (including treatment or diagnostics) that can be prevented by Vaccination, Medication, or Veterinary Treatment if You did not provide that preventive care to Your Pet.

III. If Your Veterinarian administers Vaccine(s) for Your Pet per the recommendations of Your Veterinarian and Your Pet still contracts an Illness that the Vaccine is intended to prevent, We will cover the cost of treating that Illness.

IV. If Your Pet receives Veterinary Treatment for Dental Prophylaxis, spay, neuter, Vaccinations, or gastropexy per the recommendations of Your Veterinarian and there are complications from that Veterinary Treatment, We will cover the cost to treat those complications for Your Pet.

V. Act prudently in the care and protection of Your Pet. As such, You must have Your Pet Examined promptly once a condition is noticed and You must follow Your Veterinarian's advice regarding Your Pet's treatment, diagnostics, and regularly scheduled health checks.

VI. Your Pet will need to have annual dental exams and follow Your Veterinarian's advice about dental care. If recommended, Your Pet must undergo Dental Cleaning performed by or under

SECTION 4

WHAT WE DON'T COVER



the Direct Supervision of a Veterinarian within the timeframe recommended by Your Veterinarian. If Your Veterinarian does not provide a recommended timeframe, the specified treatment must be completed within 90 days of the recommendation. In the event your pet did not have an exam within the year prior to enrolment, we will use the first post policy exam to determine Pre-Existing dental Conditions. In addition to all other terms and conditions, any Illnesses, Injuries, or signs found prior to or at such Examination will not be eligible for dental cover.

E. Other Exclusions:

We do not cover at any time for any reason the costs, fees, expenses, or Conditions associated with:

I. Complications or consequence to Illnesses, Injuries, procedures, diagnostic tests, treatments, and/or Medications that are excluded or restricted by the cover outlined in this Policy.

II. Any cost incurred that does not qualify as Veterinary Treatment, as defined in Your Policy, including Experimental treatments.

III. Any Veterinary Treatment related to retained baby teeth or cryptorchid neutering, if Your Pet enrolled at or after 180 days of age.

IV. Any Veterinary Treatment related to Brachycephalic Airway syndrome, also known as Stenotic Nares syndrome, if Your Pet enrolled at or after 180 days of age.

V. Compilation or transmission of Medical Records, insurance inquires, claim submissions, or invoices.

VI. Administrative charges, shipping costs, or postage.

VII. Parasitic infection, infestation, treatment, diagnostics, or control for internal or external parasites for which there are readily available preventive treatments.

VIII. Veterinary Treatments or diagnostics in the absence of signs or evidence indicating an Illness or Injury.

IX. Elective, cosmetic, or preventative procedures including, but not limited to: tail docking, ear cropping, declawing, dew claw removal, microchip implantation, and associated costs of each.

X. Training, including but not limited to behavioural modification, desensitization, or similar therapy.

XI. Anal gland expression.

XII. Spaying or neutering.

XIII. Dystocia, and/or charges related to caesarean section for English or French bulldogs, Pugs, Pekinese, Boston Terriers, or a combination of any of the preceding breeds. We cover the unexpected, therefore We cannot cover these expenses, as these Pets are more likely than not to have complications giving birth naturally.

XIV. Cremation, burial, and additional post-mortem costs.

XV. Boarding including, but not limited to: medical Boarding, board and train, day care, day stay, and day observation.

XVI. Transport expenses, travel, or mileage fees.

XVII. Bedding, housing, crates, cages, ramps, feeding bowls/platforms, feeding, exercise, non-prescribed special diets, raw food diets, Pet foods, routine or preventive Supplements, herbal treatment, bathing (including bathing intended as Veterinary Treatment for an eligible Condition), non-medicated shampoo, grooming, nail trims, ear cleaning, ear irrigation, toys, clothes, leashes, collars, electronic or other wearables, non-medical grade diagnostic or treatment equipment/tests, and/or treats.

XVIII. Illnesses or Injuries to Your Pet that arise from Your intentional or reckless activity. Permitting Your Pet to be in the company of someone You know, or should know, is a danger to Your Pet will be deemed reckless, and resulting Injuries will not be eligible for cover.

XIX. Creating clones.

XX. Transplants.

XXI. Any claim submission for loss that arises from a nuclear reaction, radiation, radioactive contamination, or the discharge of a nuclear device or a chemical, biological, biochemical, or electromagnetic weapon, device, agent, or material, whether controlled or uncontrolled, accidental or otherwise.

XXII. Any claim submission for loss that arises from war, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, strikes, riots, or civil commotion.

SECTION 5

OUR GUIDELINES



A. No cover will be provided for any Veterinary Treatment costs or losses incurred during any period of time in which Your Policy is not active.

B. Your activation of this policy constitute Your acceptance of all terms and conditions contained in this Policy.

C. We will provide You all Your documentation electronically, such as email or through Member Portal.

D. All Veterinary Treatment(s) and care must be provided by a qualified, appropriately licensed Veterinarian with the necessary training and expertise, Under the authorization of a Veterinarian's Direct Supervision or recommended and documented in the Pet's Medical Records.

E. This Policy is only valid if You have Your civil-law residence or customary residence in Germany

F. Cover for Veterinary Treatment may be provided under Your Policy only while Your Pet is in Germany. Emergency cover will be provided anywhere else in the world during the cover of this policy.

G. We will prorate costs if the invoiced items are applicable to more than one eligible or ineligible Condition or procedure.

H. If We incorrectly pay an invoice for any Illness or Injury that is not eligible under Your Policy terms and conditions, that payment by Us does not waive Our right to apply the terms and conditions of Your Policy appropriately to any other submitted invoices. In the event we request a reimbursement of those incorrectly paid benefits, You must do so within 30 days of notification

I. This cover is not transferable to other Pets.

J. Insurance fraud unfairly increases costs for all Members. If any Member provides Us with or makes a claim submission that involves false, misleading, withheld information and/or dishonest information or fails to provide all of the information We requested, We may not pay the invoice request. We may cancel Your Policy and cover for all of Your Pets, and We may report instances of fraud to governmental authorities.

K. You must be the personal and individual Owner of the



SECTION 5

OUR GUIDELINES

insured Pet.

I. In the event that You transfer Ownership of Your Pet to a different Owner, We can arrange for continued cover if We are contacted within 30 days from the date Ownership transfers.

L. If You appeal a denied claim decision for Veterinary Treatment, which has been administrated and You still disagree with Our decision, You may request an Independent Third-Party Veterinarian (ITPV) review. Your request will only be granted if Your concern involves an unusual/nuanced case and requires a niche medical expertise about current findings in veterinary science to determine eligibility.

   I. We will deny a request for an ITPV review in situations when the language or timing of Our Policy specifically excludes cover for Your claim.

   II. ITPV reviews are completed at Our expense to determine whether the medical reasoning for denial was justified in accordance with the terms of this Policy.

   III. An ITPV review can take 4 or more weeks to complete.

   IV. The ITPV's decision will be final and binding for Us.

   V. ITPV request will not be granted for pre-approvals, if applicable.

M. If You pursue a review of Your claim decision by an Independent Third-Party Veterinarian and We are still unable to agree on the outcome, You remain entitled to seek remedies under applicable law, please see Section 7 within this Policy for the complaints process.

N. We will not provide cover if Your Claim is covered by another insurance, unless the other insurance cover has been fully used.

O. We will not provide cover if Your Claim is covered by a third party.

P. Severability: If any part of this Policy conflicts with applicable laws, rules, and/or regulations of the state or province in which Your Policy is issued, this Policy will be amended to conform to such applicable sanction, law, rule, or regulation while attempting to preserve the original intent of this Policy where possible. We will only be liable for benefits as long as they do not conflict or breach any applicable trade or economic sanctions.

Q. Entire contract: This Policy, the Certificate of Insurance, and any endorsement(s) contain all the Policies between You and Us and supersede any prior Policies or understandings between Us.



SECTION 6

DEFINITIONS

These words that are used throughout this Policy have the following special meanings:

Actual Cost of Veterinary Treatment

The fees/costs associated with medical advice, diagnosis, care, or treatment provided by a Veterinarian, including but not limited to, the cost of drugs prescribed by a Veterinarian, regardless of whether the customer has insurance cover.

Behaviour

Actions, conduct, or habits that vary from the medically or socially desired functional state for the physical and mental wellbeing of Your Pet.

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 and/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.

Certificate of Insurance

The page included with Your Policy that outlines information about Your Pet, cover, and cost of Your Policy.

Chosen Veterinarian

Also known as a veterinarian, An individual, who holds an active and valid license to practice veterinary medicine, from the appropriate licensing entity, in the jurisdiction in which they practice in the area, where Your Pet is treated or Examined.

All veterinary facility types and/or means by which Your Pet receives Veterinary Treatment. The 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 Treatment centres, and veterinary specialty centres.

Condition

Any disease, disorder, sickness, Illness, Injury, Behaviour, and/or syndrome characterized by a loss of normal health and that



SECTION 6

DEFINITIONS

is manifest by clinical signs or evidence or for which abnormalities of laboratory or other tests exist.

Dental Illness

Any signs or evidence of resorptive lesion(s), periodontal disease, periodontitis, gingivitis, tartar, or stomatitis.

Dental Cleaning

Also known as Dental Prophylaxis, Scaling, cleaning, and polishing of the teeth as well as associated fees (including, but not limited to: anaesthesia, pre-anaesthetic blood work, and fluids).

Direct Supervision

A licensed Veterinarian is readily available on the premises where Your Pet receives Veterinary Treatment and has assumed responsibility for the care given to Your Pet by a person working under their authority and direction.

Emergency

Medically necessary, sudden, unforeseen, and unplanned Veterinary Treatment that cannot be delayed for medical reasons, or it will result in loss of life or present serious risk to the health of Your Pet.

Examination and other derivations

An Examination performed by or under the Direct or indirect Supervision of a Veterinarian, or as recommended by a Veterinarian. This includes health checks, physicals, physical consultations, inpatient Examinations, in-Hospital Examinations, health certificates, consultations, Telehealth/teletriage/telemedicine, (including Behavioural, poison, or nutritional consultations), office visits, office calls, office fees, and/or consultations (referral, recheck, and/or telemedicine).

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 PubMed 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.

Full Physical

A full body physical evaluation performed in person by a Veterinarian, where the medical findings of the specific Pet are documented in the Medical Records.

Illness

Any physical sickness, physical disease, or any physical change to Your Pet's normal healthy state, including Dental Illness, not caused primarily by an Injury.

Injury

Physical harm or damage to Your Pet, including dental Injury, caused by an event, and not more directly related to an underlying disease process.

Independent Third-Party Veterinarians (ITPV)

A Trupanion-selected, board-certified, niche specialist who typically works in academia and 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 claim decisions to determine whether the medical reason for denial was justified, in accordance with the terms of this Policy, due to signs or evidence for a particular Illness or Injury present prior to enrolment.

Limit

This is the maximum benefit amount we will pay Annually, after your Payout Percentage and Per Visit Excess is applied. You can reference this amount on Your Certificate of Insurance.

Medical Records

Also known as Clinical history or notes, contemporaneously written documentation by a Veterinarian or under their Direct Supervision; that meet the minimum standards required by the agency that regulates the jurisdiction where that Veterinarian practices.

Medication

Proven and accepted forms of medicine, which are prescribed and/or recommended by Your Veterinarian, as evidenced in Your Pet's Medical Records.

Member



SECTION 6

DEFINITIONS

The individual listed as the primary or secondary Owner on the Certificate of Insurance.

Owner

The individual(s) legally responsible for Your Pet's care.

Payout Percentage

The percentage of the cost We pay of the Veterinary Treatment We cover. This amount is shown on Your Certificate of Insurance as the Company share.

Pet

A domestic cat or dog owned for companionship, or as a service dog and not owned for commercial reasons. We allow breeding, racing, agility, flyball, and recreational hunting dogs of upland birds and waterfowl.

Per Visit Excess

The amount paid by You, for each Visit, where Your Pet has had an Examination and there are Actual Costs of Veterinary Treatment. You can reference this amount on Your Certificate of Insurance.

Policy or Policies

This document, which outlines the cover and terms and conditions, that You and Your Pet receive. The Policy, Important Information, and the Certificate of Insurance contain all the agreements between You and Us.

Pre-existing Condition

Condition(s) present prior to, or during Your Exclusion Period, even if the Condition is not noted in Your Pet's Medical Records or has not been diagnosed. This means any Condition, which any of the following are true prior to or during the Exclusion Period, are not eligible for cover: a). a Veterinarian provided medical advice; b). Your Pet received previous treatment; or c). based on information from verifiable sources, Your Pet had signs or symptoms directly related to the Condition and could have been diagnosed by a Veterinarian, for which a claim submission is being made.

Prescription Food

A therapeutic diet formulated, tested, and manufactured with guaranteed analysis and safety standards to aid as part of the Veterinary Treatment of specific medical Conditions. A Veterinarian must prescribe and document the diet in Your Pet's Medical Records. Prescription Foods do not include general, puppy or kitten, homemade, or raw food diets, even if prescribed and dispensed by a Veterinarian.

Rehabilitative Therapy

This form of Veterinary Treatment includes the following modalities: Osteopathy, Physiotherapy, Orthopaedic manipulation, and Massage.





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Session
A specific service activity in which a therapeutic modality is performed, focusing on a symptom reduction to improve impairments.

Supplement
A form of Veterinary Treatment (including, but not limited to vitamins 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 labelled with guaranteed ingredient analysis.

Therapy/Therapies
These are forms of Veterinary Treatment that are completed under the direct supervision of a Veterinarian, or a specifically recommended provider, as documented in the Pet's Medical Records. These include: Rehabilitative Therapy, Acupuncture, Hydrotherapy, and Chiropractic.

Vaccination and derivations thereof
The administration of a legally approved commercial Vaccine by a Veterinarian in accordance with the manufacturer's recommendations to prevent disease.

Vet Portal
A no cost platform which veterinary practices can use to submit information, such as claims, to Trupanion.

Veterinary Treatment
Proven and accepted forms of care as documented in Your Pet's Medical Records including, but not limited to: diagnostic tests, surgeries, procedures, Medications, Supplements, Prescription Foods (subject to Section 3.D.I.), orthotic devices, prosthetic devices, carts, and nursing care.

We, Us, Our, and Other Derivations
Smart Paws GmbH, trading as Trupanion, and it's affiliates as referenced above in "Important Insurance information".

You, Your, and Other Derivations
The insured/spouse/partner (Pet Owner) named on the Certificate of Insurance.

Your Pet
The dog or cat named on the Certificate of Insurance.

Your Share
The portion of the veterinary invoice You are responsible for paying.





SECTION 7

COMPLAINTS

Our Members have the right to expect excellent customer service. However, things can go wrong from time to time, and We want You to let Us know so We can attempt to make things right.

If you are dissatisfied with any aspect of the handling of your insurance policy, please contact us via email at: **info@trupanion.de.**

If you remain dissatisfied with our response to your complaint, you can address your concerns to the Federal Financial Supervisory Authority (BaFin) at:

Graurheindorfer Straße 108

53117 Bonn

Phone: 0228/4108-0

Email: poststelle@bafin.de

Your right to take legal action remains unaffected.

SECTION 8

CONTACT US

Any written notice to Us may be delivered to:

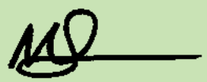
Smart Paws GmbH

Gutenberstraße 3

23611 Bad Schwartau

Email: info@trupanion.de
Phone: +49 451-703 699 72

We are here to help You budget for Veterinary Treatment costs when Your Pet gets sick or injured and therefore agree to provide Your Pet the financial protection afforded by this cover.



MARGI TOOTH
CHIEF EXECUTIVE OFFICER





trupanion

Smart Paws GmbH, trading as Trupanion, acts as managing general agent in the capacity as a licensed insurance agent on behalf of Helvetia Global Solutions Ltd in Germany. With underwriting, premium, policy management, and claims processing authority. Please see our policy documents: trupanion.eu/en-de/document-center

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