

Your Medical Records Summary

NO SURPRISES - JUST COMPLETE CONFIDENCE & TRANSPARENCY

We're unique in the industry in providing the level of transparency from the start with every pet every time. Our members and hospitals receive a Medical Records Summary that details the pet's health history, listing anything that existed before coverage began. **If it isn't listed, it's covered*.**

ORANGE MEDICAL RECORD SUMMARY

trupanion
Toby's Medical Record Summary
Your coverage uncovered

Below you'll find a summary of TrupanionTest_Maruko's medical history and other important things to note, which will help you know just what to expect with Trupanion. Toby's coverage is designed to help with the cost of new and unexpected injuries, illnesses, and not conditions that existed before their coverage started or during waiting periods if applicable.

Toby's details				
Breed:	Enrollment date:	Age at enrollment:	Membership number:	Member:
Labrador	May 5, 2020	2 years old	TA000078230	Antonia Tobson

Records provided by:
ABC Vet Hospital
19 Home Street
Wendee Hill QLD AUS 4188

What's not covered
Conditions found in Toby's records
The conditions listed below showed signs or were present either during applicable waiting periods or before TrupanionTest_Maruko signed up. These and any conditions Medically Related* to these will not be covered.

Body system	Veterinarian notes	Date of visit	Hospital
Cruciate ligament	Lameness and tibial thrust positive on exam	Jul. 1, 2021	ABC Vet Hospital

The things listed below are specific to Toby or are directly related to their health history and will not be covered:

Related illness or injury	How we'll look at it
Dental illness or injury	We are unable to guarantee coverage for dental illnesses or injuries until your pet has a dental examination. Because your pet's teeth haven't yet been examined by a veterinarian, dental illness or injury coverage will start from the date of your pet's first dental exam after enrollment. Any illness or injury noted on the first dental exam will be considered pre-existing and won't be covered. (See section 2.8.1.1 for details)

What could be covered (or not)
Signs found in Toby's records
The items listed below can be signs or evidence of problems that were present during waiting periods or before Toby signed up. **Be assured that future conditions would ONLY be excluded from coverage if they are Medically Related* to these conditions/ signs.**

Body system	Veterinarian notes	Date of visit	Hospital
Blood - Fever	High fever 40.1C	Jul. 1, 2021	ABC Vet Hospital

*Medically Related means signs or evidence that are reasonably connected based on well-recognised current veterinary knowledge and practice.

Our Promise
Toby's Medical Record Summary is based on the complete medical records provided to us. We make every effort to ensure this document is accurate, and it will change only if we learn new information. We'll always follow the policy when we review any invoices, and how it when our members are informed, so please see the full policy for details. For examples, and greater explanation of pre-existing conditions please see our [pre-existing webpage](#).

If a pet has something in their health history, their summary would look like this.

WHAT WE WON'T COVER

- Any conditions that existed before coverage began or during the waiting period will be listed here
- Any conditions that we related to their history that may affect future coverage

WHAT COULD BE COVERED (OR NOT)

- Additional information relating to the pet's medical history is listed here. These are **NOT NECESSARILY** pre-existing conditions. We assess if they are medically related to future claims and eligible or ineligible for cover

In the section "What could be covered (or not)", there is lots of things listed, should I be concerned?

These are simply notes in their history, they are NOT pre-existing conditions and in most cases won't be medically related to any future conditions so may well have no bearing on coverage. This is simply a summary (list) of the history to save time for our claims team when a claim comes in for your pet.

What if I disagree with the Medical Records Summary?

If you believe we have made a mistake or missed something in your pet's records please follow our appeal process as we always want accurate records for your pet. Please note, that the section "What we may or not cover" is **simply a summary of your pet's notes**, there is no benefit or reason to ask for these to be altered if they are listed. Don't worry, these are not necessarily or commonly considered pre-existing conditions.

If my pet has conditions listed, does that mean my insurance is not worthwhile keeping?

Whilst that is always for you to determine if it suits your needs, **remember that pets get a very wide variety of illnesses and injuries! Even though there may be conditions we won't cover, there are still unlimited reasons that your pets might need to get treatment over the course of it's life.**

*Medical Record Summaries are based on the complete records provided to us and is guaranteed for the lifetime of their coverage. We make every effort to ensure this document is accurate. It will change only if we get new information that relates to their health history before your cover starts or during waiting periods.

1300 328 042 | [TRUPANION.COM.AU/MEDICAL-RECORD-SUMMARY](https://trupanion.com.au/medical-record-summary)

