

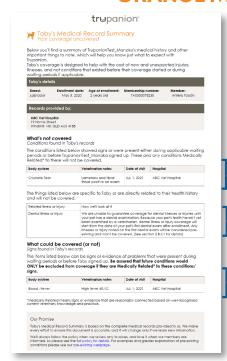
A better kind of pet insurance.

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



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