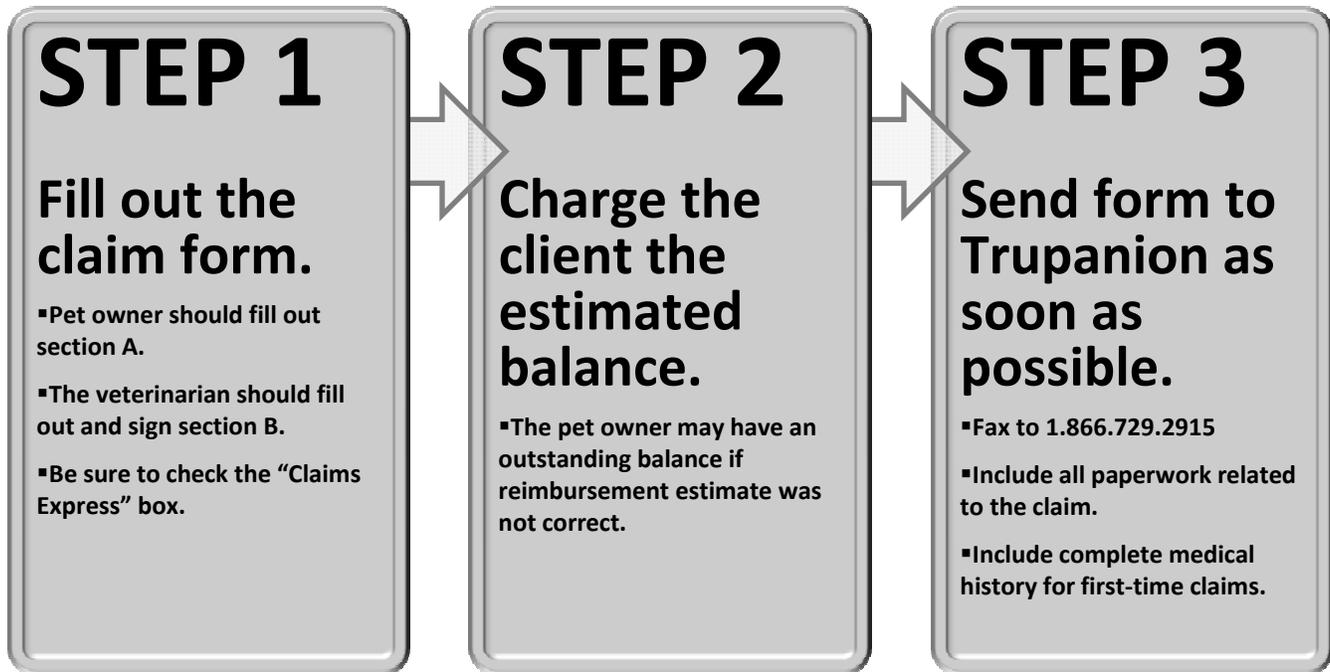


What is Claims Express?

Claims Express is a fast and simple process that prioritizes the claim, and allows veterinary clinics and hospitals to be paid DIRECTLY by Trupanion.

The policyholder only pays for the portion of the invoice that is not reimbursable.

How Does Claims Express Work?



SPECIAL NOTES:

The pet owner may have an outstanding balance if reimbursement estimate is not correct. To best estimate the Trupanion coverage, simply take 90% of all costs associated with the treatment and medications used to treat condition of the insured pet (less exam fee, sales tax and policyholder's deductible).

Claims submitted as Claims Express™ are subject to all company claim review standards and may not be eligible for coverage. The pet owner remains financially responsible for the entire cost of the treatment and for fulfillment of policy conditions. Prior to treatment, a pre-approval can be submitted to Trupanion to determine eligibility and coverage.

Claims Express is only available through selected veterinary clinics and hospitals based on the knowledge of our policy as well as the willingness to ensure Trupanion receives the required documentation to most effectively process the client's claim.

Claims Express participants receive confirmation of claim approval and a breakdown of payments amounts. Clinics receive reimbursements from Trupanion by either electronic deposit, or by check.

Claims Express is available exclusively through Trupanion.

For more information, please call Trupanion at **1.800.569.7913**.

VETERINARY BILL	
Exam Fee	\$75.00
Treatment	\$1,155.00
Medications	\$135.60
Sales Tax	\$62.55
TOTAL BILL	\$1,428.15
Policy Deductible	\$100.00
Policyholder's Responsibility	\$356.61
Trupanion's Reimbursement	\$1071.54