

CALIFORNIA AMENDATORY ENDORSEMENT

THIS ENDORSEMENT CHANGES YOUR POLICY.
PLEASE READ THIS DOCUMENT CAREFULLY AND KEEP IT WITH YOUR POLICY.

This endorsement, which is attached to and made a part of the policy, modifies insurance provided under the following:

Trupanion Pet Health Insurance Policy

1. Paragraph A. of section 3. **GENERAL CONDITIONS OF COVERAGE** is deleted in its entirety and replaced by the following:

A. Premiums are payable monthly. This policy is continued until canceled and will renew automatically every month as long as your premium payments are current.

CANCELLATION

- i. If your policy has been in effect for 60 days or less, and is not a renewal of a policy we have previously issued, we may cancel this policy by mailing or delivering to you at the mailing address shown in the policy and to the producer of record, written notice of cancellation, stating the reason for cancellation:
 - a. 20 days before the effective date of cancellation if we cancel for non-payment of premium or fraud or material misrepresentation by you or your representative in pursuing a claim under this policy; or
 - b. 30 days for any other reason.
- ii. If your policy has been in effect for more than 60 days, or is a renewal of a policy we have previously issued, we may cancel this policy upon the occurrence, after the effective date of the policy, of one of the following:
 - a. Non-payment of premium
 - b. Discovery of fraud or willful misrepresentation;
 - c. A judgment by a court or administrative tribunal that you have violated California or federal law, having as its necessary elements an act which materially increases any of the risks insured against.
 - d. Discovery of willful or grossly negligent acts or omissions or of any violations of state laws or regulations which materially increase the risks insured against.
 - e. A determination by the Commissioner of Insurance that that the loss of or changes in our reinsurance coverage would threaten our financial

integrity or solvency; or that continuation of the policy coverage would place us in violation of California law or the laws of the state where we are domiciled; or threaten our solvency.

- iii. We will mail or deliver written notice of cancellation, stating the reason for cancellation, to you at the mailing address shown in the policy and to the producer of record at least:
 - a. 20 days before the effective date of the cancellation if we cancel for non-payment or fraud;
 - b. 30 days for all other reasons

2. The following is added to section 3. **GENERAL CONDITIONS OF COVERAGE:**

CONSUMER COMPLAINTS

You may reach the California Consumer Services Division of the California Department of Insurance at the below address and telephone number:

California Department of Insurance
Consumer Services Division
300 South Spring Street, South Tower
Los Angeles, CA 90013

Consumer Hotline
1-800-927-HELP (4357)
8:00 a.m. to 5:00 p.m. M-F

3. Paragraph D. of section 6. **ELIGIBLE CLAIMS – WHAT YOU PAY** is deleted in its entirety.

All other terms and conditions of the policy remain the same.