

WASHINGTON 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 H. of section 3. **GENERAL CONDITIONS OF COVERAGE** is deleted in its entirety and replaced by the following:
 - H. You may cancel Your policy by notifying Us in writing via mail, fax or email. Additionally, You may cancel Your policy by surrendering the policy to Us or by giving Us verbal notice over the phone. We will then cancel the policy effective the date We receive notice or the date You request the cancellation be effective, whichever is later.
2. Paragraph J. of section 3. **GENERAL CONDITIONS OF COVERAGE** is deleted in its entirety and replaced by the following:
 - J. Insurance fraud unfairly increases premiums for all policyholders. If any policyholder intentionally provides Us with false information, or intentionally make a false, exaggerated, or otherwise dishonest claim with Us, We may not pay the claim, We may void the policy and We may inform it to governmental authorities.
3. Paragraph L. of section 3. **GENERAL CONDITIONS OF COVERAGE** is deleted in its entirety and replaced by the following:
 - L. Illnesses or Injuries to Your Pet that arise from Your repeated negligent and/or reckless activity may be excluded by Us on the annual anniversary of Your policy in writing that claims that arise from that activity will no longer be covered. If You have been notified in writing that claims arising from that activity will no longer be covered, and if there is a repeated activity that is to be excluded from Your policy, we will notify you in writing, by regular mail or by email (to the last addresses made known to Us), at least 30 days before the change is to take effect.

4. Paragraph N. of section 3. **GENERAL CONDITIONS OF COVERAGE** is deleted in its entirety.
5. Paragraph B. of section 5. **OUR CLAIMS PROCESS** is deleted in its entirety and replaced by the following:
 - B. We require complete medical history/records associated with Your Pet to process any claim. You agree to provide to Us all medical history/records associated with Your Pet. You authorize Us, at the time of enrollment, to contact any and all veterinary Hospitals to release to Us all medical records that exist for Your Pet. Failure or refusal to disclose a complete medical history for Your Pet when requested may result in the denial of Your claim(s) and the voiding of Your policy if We are actually prejudiced by your actions. If Your policy is voided for any reason other than fraud, all premium paid on this the policy will be refunded to You.
6. Paragraph C. of Section 5. **OUR CLAIM PROCESS** is deleted in its entirety and replaced by the following:
 - C. Your claim is payable within thirty (30) days after submission of a completed claim form and supporting documentation unless state or provincial law provides for a shorter period.
7. Paragraph B.IX is added to Section 9. **WHAT WE DO NOT COVER:**
 - IX. Pre-existing condition exclusions do not apply to renewal policies. If Your Pet develops an illness, disease, lameness, injury or physical disability at the end of one policy period it will be covered in the renewal policy subject to all other terms, conditions and exclusions of this policy.

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