

TRUPANION PRIVACY POLICY

Effective January 1, 2017

IMPORTANT PRIVACY NOTICE REGARDING YOUR NONPUBLIC PERSONAL INFORMATION

Why do we have this Notice

At Trupanion, we know the importance of respecting your privacy and maintaining your trust. It is important to us that you understand the measures we have in place to protect your personal information. And, of course, we need to comply with any laws that require us to share with you how we manage this information. Please read this Notice carefully to understand what we do.

What personal information do we collect

The types of personal information we collect may include:

- Your name, address, email address, Internet Protocol Address ("IP") and phone number
- Information regarding your dealings with us, including policy information, claims history, premiums and payment information.
- Browsing history, search history, information on your interaction with our website, applications or advertisements.

How do we collect this personal information

We collect your personal information, for example, when you:

- Request an insurance quote
- Apply for insurance, pay premiums, or make changes to your policy
- File a claim
- Provide employment information
- Fill out customer surveys
- Speak with us by phone, in person, by email or by visiting our website or mobile app

We may also collect personal information from others, such as affiliates, or joint marketing partners or lead providers.

How might we use or disclose your personal information

We do not sell your personal information to anyone, for any reason. But all financial companies need to share customers' personal information to run their everyday business. In the chart below we list the reasons we might share your personal information, whether we choose to share, and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purpose - for example, to process your transactions and otherwise provide the necessary administration of your policy.	Yes	No
For marketing purposes – to offer our products or services to you	Yes	No
For joint marketing with other financial companies – to jointly offer products or services to you	Yes	No
With your pet's veterinary service providers - to investigate, evaluate and pay claims, including communicating with animal hospitals that have treated your pet, to collect your pet's medical records and notify them of claims decisions; inquiring with animal hospitals to determine if those hospitals had treated your pet; communicating with breeders, shelters or other third parties who may have information about your pet necessary to determine coverage or pay claims.	Yes	No

To prevent fraud, comply with a valid court order, or governmental or regulatory request, or as otherwise required by law	Yes	No
For our affiliates everyday business purpose - information about your creditworthiness	No	We don't share
For non-affiliates to market their products or services to you	No	We don't share

How do we protect your personal information

We use a number of security measures to protect your personal information from unauthorized access and use. These measures include organizational, technological, contractual and other measures such as computer, safeguards and secured files and buildings.

Why can't I limit all sharing

Federal law gives you the right to limit only (i) sharing for affiliates' everyday business purposes – information about your creditworthiness; (ii) affiliates from using your information to market to you; and (iii) sharing for nonaffiliates to market to you. State laws may give you additional rights to limit sharing.

Can I see my personal information

Yes. You have the right to see and, if necessary, correct personal information. If you wish to review your recorded personal information, please email us at customercare@trupanion.com. Please include your name, address, telephone number, and policy number, and let us know what kind of information you want to see. If you see any mistakes, please let us know and we will review it. If we agree, we will correct our files. If we disagree, you may file a short statement of dispute with us. Your statement will be included with any data we disclose in the future.

For California Residents:

We maintain a separate notice and form to comply with the California Consumer privacy Act of 2018 ("CCPA"). You have the right to control whether we share some of your personal information, and you can make those choices on our CCPA form. Both our CCPA notice and CCPA form can be found on our website at <https://trupanion.com/about/privacy-policy-main>. Please read the CCPA notice and CCPA form carefully before you make your choices.

For Canadian Residents:

We maintain a separate privacy policy for Canadian residents, which can be found at <https://trupanion.com/about/privacy-policy-main>. By applying for insurance coverage, visiting our website, entering one of our contests, corresponding or communicating with us, or otherwise doing business with us, you agree to Trupanion's collection, use and disclosure of your personal information in accordance with this Privacy Policy.

Changes to our Privacy Notice

We reserve the right to amend this Privacy Notice at our discretion and at any time. The date this Privacy Notice was last updated is identified at the bottom of this page. You are responsible for periodically visiting the Trupanion website and this Privacy Notice to check for any changes. This policy is reviewed annually.

Questions

Please feel free to contact us at (855) 587-7715 or customercare@trupanion.com if you have any questions about this Notice.

Updated: March 1, 2022