

trupanion™

Medical insurance for the life of your pet.



WINTER

New Puppy Guide

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Medical insurance for the life of your pet.

A Go Home Day Offer for Your Puppy

Call today for immediate coverage for puppies raised by:

Activate today to protect your puppy from the costs of new, unexpected injuries and illnesses.



IMMEDIATE COVERAGE

NO PAYOUT LIMITS

VETDIRECT PAY™

Call 877.337.0565 within 24 hours of getting your pet to activate.

It only takes a few minutes, and a real person is available by phone 24/7/365 to assist you.

Or go to trupanion.com/activateoffer to get started.



Pick up your new puppy.



Call Trupanion to activate coverage.



Protect your puppy for life.

Offer is valid 24 hours before to 24 hours after getting your new pet. Offer must be activated by new owner.

VetDirect Pay™ only available at participating veterinary hospitals. Trupanion and VetDirect Pay™ are trademarks owned by Trupanion, Inc. Breeders are not compensated for providing this offer. This special offer is available for pets when activated anytime from 24 hours before until 24 hours after going home to their new family in the US and Canada. This offer is non-transferable. Limit one per pet. Offer programs vary based on where you live. For residents of CA, ID, FL, PA, PR, SC, and WA, your monthly payment is discounted the first year of this plan. We also collect the first month's discounted cost over months 2 through 12 of your first year as part of your monthly cost. Terms and conditions apply. See the policy on [our website](#). Trupanion policies are underwritten by American Pet Insurance Company or ZPIC Insurance Company, 6100-4th Ave S, Seattle, WA 98108 sold and administered by Trupanion Managers USA, Inc. (CA license No. 0G22803, NPN 9588590).



Congratulations on Your New Puppy!

Don't forget to activate your Go Home Day Offer

Thanks to your breeder, you've received a special Go Home Day Offer from Trupanion. We know the first day with your puppy is a whirlwind, but don't forget to activate your offer!

Why is my Go Home Day Offer important?

Puppies are prone to surprise injuries and illnesses, and it's important to make sure you can get your new pet the veterinary treatment they need. By activating your Go Home Day Offer now, you can make sure that your new puppy has the medical protection they need right from the get-go. It's our way of saying "congratulations on your new family member!"

When should I activate my offer?

This is a special offer that **must be activated within 24 hours of picking up your pet** in order to receive immediate Trupanion coverage. Our team is available 24/7/365 to help you get started.

Call 877.337.0565 to Activate Your Offer
Use the code provided on page 3



Your Best Friend Deserves the Best Coverage

Choosing the right pet insurance for your new puppy is an important decision.

As veterinarians' #1 choice for pet medical insurance, you can trust Trupanion to help protect both your dog and your wallet.* Here are just some of the things that set us apart:

No payout limits

We won't cut off care or raise rates just because your dog is unlucky or develops a chronic condition that needs care.

See any veterinarian

Whether you need to visit your current veterinarian, an emergency hospital, or a specialist, you're covered at any licensed veterinary practice in the United States, Canada, Puerto Rico, or Australia.

Avoid waiting for reimbursement

Trupanion can pay veterinary hospitals directly at checkout in seconds.** Visit [our website](#) to find out if your veterinarian accepts our direct payments.

We do what we say

Trupanion has paid out over \$3.5 billion in claims since our founding in 1998. We love pets and promise to treat yours as though they were our own.

*Rated #1 in America based on survey commissioned by dvm360, from 3/30-5/1/2023. [Read more](#). **Available at participating veterinary clinics. Terms and conditions apply. See the policy for complete details on [our website](#).

Coverage Overview

What's covered

From diagnostic costs to treatment for injuries and illnesses, we've got your dog's back.



Diagnostic tests



Medications



Surgeries



Hospital stays



Prescription foods



Prosthetic devices



Orthotic devices



Carts



Supplements



Herbal therapy

What's not covered

- Pre-existing conditions
- Preventative care (i.e. vaccines, flea and tick control)
- Spay or neuter
- Exam fees and sales tax, where applicable

Who?

All dogs and cats under 14 years old can enroll for lifelong coverage.

What?

One simple plan covers 90% of eligible costs for new, unexpected injuries and illnesses with no payout limits.*

Where?

Visit any veterinary, emergency care, or specialty hospital in the United States, Canada, Puerto Rico, or Australia.

When?

Thanks to the Trupanion Go Home Day Offer from your breeder, coverage becomes effective immediately upon activation — with no exam required. If your offer is not activated promptly, coverage delays may apply.

*Terms and conditions apply. See the policy for complete details on [our website](#).





How does a simple accident turn into a \$7,000 surgery?

It's easier than you think.

Saving for your pet's medical bills is a great idea — until real life gets in the way. You work hard for your money; spend it on what you want.

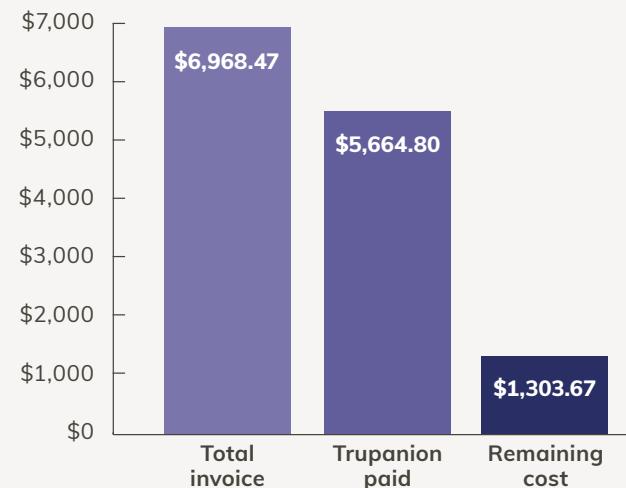
With Trupanion, you're protected:

- **No payout limits for eligible costs**
- **A Customer Care team available 24/7/365**
- **Payments made directly to the veterinary hospital***

There's no predicting if or when an unexpected injury or illness will affect your pet. Trupanion is always available whenever you need it.

Trupanion was there for this pet.

Two weeks after signing up for coverage, this puppy broke his leg.



Based on real claim for a puppy in Massachusetts on a plan with a \$250 deductible applied.

*Available at participating veterinary clinics. Visit [our website](#) to see if your veterinary hospital accepts direct payment.



Nearly
1 in 2 pets
need unexpected
care before their
first birthday.*

Your Puppy's First Year

With Trupanion, you can protect your puppy nose-to-tail from new, unexpected injuries and illnesses.

Your sweet pup is sure to bring you plenty of laughs, cuddles, and playtime. But while you're enjoying bonding and getting to know your new best friend, it's important to take their health seriously. Talk with your veterinarian about your puppy's specific needs, including their vaccine and checkup schedule. In the meantime, there are key behaviors and developmental milestones to watch for as your puppy grows.



**Call 877.337.0565 within 24 hours of picking up
your pet to activate coverage! You can find more
helpful dog care tips on our website.**

*Based on internal Trupanion data.

 DEVELOP	Birth to 4 weeks <p>At around two to four weeks, puppies' eyes open and baby teeth break out. They also start developing sharp hearing and a keen sense of smell.</p>	Behavior to look for <p>At this stage, puppy behavior is most influenced by their mother and littermates. They begin to stand, walk, and run. Adult sleeping patterns and social interactions also start developing.</p>
 PREPARE	4 weeks to 3 months <p>By eight weeks, your puppy will likely be ready to go home. They have developed a more inhibited bite, as well as newfound physical coordination. They may show signs of fear, so give them positive training.</p>	Behavior to look for <p>Your puppy will have learned some socialization skills, but be patient as they develop further. Now's a great time to discuss the best puppy food, feeding schedule, and training tips. It's also time to get pet medical insurance if you haven't already.</p> <p>ACTION: Take your pup to the vet!</p>
 SOCIALIZE	3 to 6 months <p>As your puppy starts teething, they'll feel the instinct to chew a lot to relieve the irritation in their gums. Provide plenty of acceptable chew toys to prevent unwanted munching on household items.</p>	Behavior to look for <p>At four months, your puppy may experience a fearful stage as they socialize more and learn their place in the pack. Your puppy may also become more territorial. Continue positive training, and they'll outgrow this behavior in no time!</p> <p>ACTION: Start puppy training!</p>
 GROW	6 to 12 months <p>Both male and female puppies start becoming more confident and adventurous. They will also develop signs of maturity, but different breeds can reach adulthood at different intervals. Check in with your veterinarian to keep your pup on the right track.</p>	Behavior to look for <p>Expect your pup to continue testing or reinforcing their status in the household. It's important to keep them active and engaged at this time and promote healthy behaviors.</p> <p>ACTION: Talk to your veterinarian!</p>



Winter Safety Tips for Dogs

Simple advice for a worry-free winter with your pup.

Even a fur coat needs a coat

Since puppies and short-haired dog breeds tend to be more vulnerable in cold temperatures, consider protecting them with a dog coat or sweater that covers their back and underside. As for breeds with longer hair, allowing their coat to grow out can help keep them warmer this time of year. You may still want to consider a light coat or sweater for particularly cold outings.

Adapt to a winter diet

Dogs naturally burn more calories in the winter cold to keep warm. If your dog exercises outdoors a lot, consider increasing their food or treat intake accordingly. But be careful — too much can lead to potentially dangerous weight gain. Always consult with your veterinarian about a healthy diet for your pet.

Protect those paws

Cold snow and ice can be a pain in the paw. When you're out on walks, keep an eye out for snow and encrusted ice that can cause cracked, bleeding paws. Petroleum jelly is a safe way to protect pet paws, as are dog boots. Always clean off your dog's feet and do an inspection when they're back indoors. If you spot any bleeding or signs of injury, call your veterinarian.

Remove winter pet clothing right after coming back indoors to prevent overheating.

Treats should make up only 5-10% of your dog's diet. Some healthy snacks include carrots, zucchini, and broccoli.

On average, it can cost over \$900 to treat antifreeze toxicity.

Source: Trupanion claims data

Steer clear of troublesome toxins

Salt and chemical de-icers are commonly used during the winter, but unfortunately these substances are poisonous to pets. Try to avoid contact with de-icers when outside with your dog. Once back inside, wipe them down with a wet towel and then completely dry them off to remove any possible chemicals. Look for pet-friendly de-icers and antifreeze if you need to use them.

Leave the flakes to the snow

Dogs can get dry, flaky skin in winter just like humans do. Use a humidifier and provide plenty of drinking water in your home — your pal's skin will thank you. Bathe your pup less frequently this time of year, and always make sure they are completely dried off after baths. Brushing their coat stimulates blood circulation and can help improve their overall skin condition.

Chilling in the car

Just like when it's hot out, never leave dogs in your car when temperatures are cold. Your vehicle can act like a refrigerator and quickly plunge to dangerous, frigid chill levels when parked. When in doubt, leave your dog at home if there's a risk you'll have to leave them unattended in the car.

Hibernation location

Your dog's sleeping preferences might change as the weather gets colder. They may look to different locations for warmth, which can depend on the weather, their coat type, and how warm you keep your home in cold months. Provide your pet with safe options for sleeping so they can adjust based on their needs.

Winter can be a time to thrive

When it's not too cold out for you, your dog can get some outdoor aerobic exercise that will help keep them healthy. Walking in wooded areas (not covered in snow) is a good way to protect against chilly wind gusts. However, if it's too cold for exercise outside, consider indoor options. Winter is a great time to look into obedience classes and indoor training, like agility and flyball. Other indoor exercise includes tug-of-war, fetch, or a playdate with another furry friend.

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Breeds like Alaskan Malamutes and Siberian Huskies have thick, double coats that insulate well against cold weather.

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Fish oil can improve your pet's coat and skin — ask your veterinarian about adding this supplement to your pet's diet.



