



February 3, 2026

**TRUPANION
FORM FILING MEMORANDUM**

American Pet Insurance Company ("APIC") is submitting this form filing to revise a form from our approved filing with SERFF Tr Number: APII-131896346.

Idaho Amendatory Endorsement TRU (D) 00006 ID (v11.201902)

With this filing APIC is replacing the previous version of the Idaho Amendatory Endorsement that was approved. Changes are as follows:

1. The Edition Date has been revised to (v11.201902).
2. Formatting revised for ease of reading.
3. The following was added to section 1. of the policy,
" III. COINSURANCE:
 1. You may decrease Your Coinsurance at any time after Your Policy Enrollment Date.
 2. You may increase Your Coinsurance only within the first 30 days after Your Policy Enrollment Date.
 3. Your new Coinsurance amount will become effective 30 days after Your next billing date for Illnesses and 5 days after Your next billing date for Injuries.
 4. The Coinsurance will be applied based on the treatment date, not when the claim is received."
4. Paragraph A. of section 5. of the policy was revised to, "You must submit a fully completed claim form and supporting invoice(s) for each and every Condition for which a claim is made within 1-year (365 days) of the treatment date in order to receive payment from Us. For claims submitted within 1-year, We may deny Your claim if We are unable to access Your Pet's Medical Records at any time or for any reason. You can submit Your invoice online by visiting Members.Trupanion.com. You can also contact Our Member Experience team at 888.733.2685 and We will mail, email or fax one to You. We can send Your reimbursements fastest by depositing them directly into Your bank account."