



TOP 10 REASONS WE'RE BETTER

VPI/Nationwide

1. WE DON'T EXCLUDE COVERED CONDITIONS AT RENEWAL.

Conditions a pet has developed over the past year, that were covered by the VPI/Nationwide policy (or related conditions), can be considered an exclusion at annual renewal.

2. WE DON'T RAISE RATES WHEN A PET HAS A BIRTHDAY.

VPI/Nationwide utilize "Birthday Pricing", where policyholder's rates increase each year due to their pet aging. These rates grow by 15-18% per year and are in addition to inflation changes.

3. WE DON'T DROP COVERAGE.

VPI/Nationwide has the ability to cancel a policy with only ten days' notice, for absolutely no reason at all, or choose not to renew it when a policyholder's annual anniversary comes up.

4. WE DON'T EXCLUDE CONDITIONS MOST LIKELY TO HAPPEN TO SPECIFIC BREEDS.

The majority of VPI/Nationwide's plans do not cover the things most likely to happen to specific breeds, known as congenital or hereditary conditions. In addition, they also exclude over 182 conditions from most of their plans.

5. WE DON'T SHARE MEMBER'S PRIVATE INFORMATION.

Nationwide is a huge company with over 30 individual insurance products. They share policyholder's private information with third parties to attempt to sell other products, like car and home insurance, with no opt out option.

6. WE REIMBURSE ON THE ACTUAL VETERINARY INVOICE.

Most of VPI/Nationwide's plans reimburse policyholders based on a Benefit Schedule. Basically, they are deciding how much a pet's treatments *should* cost, not what they actually cost according to the veterinarian.

7. WE DON'T NEED TO "APPROVE" PETS FOR COVERAGE.

When a pet owner enrolls, VPI/Nationwide's underwriters check to make sure that a pet doesn't appear to be a liability for them, usually "approving" a pet within 3 days. They'll also make a decision about what plan a pet "qualifies" for.

8. WE'RE HERE 24/7.

VPI/Nationwide is only available M-F, 7:30am –4:30pm. That means they're open less than 27% of the week.

9. WE OFFER FINANCIAL FLEXIBILITY & A DEDUCTIBLE RANGE FROM \$0 - \$1000.

VPI/Nationwide has two deductible options available, \$100 and \$250. This makes it hard to ensure coverage can fit into a monthly budget.

10. WE DON'T COVER WELLNESS.

Because we believe that we should focus on providing the coverage that gives the pet owner the most value — covering those conditions that are often the most costly to treat, injuries and illnesses.

FOR A DEEPER DIVE — check out the
Trupanion vs. VPI/Nationwide white paper.

Comparison based on public-facing information as of June 9, 2016.
Please read VPI/Nationwide's policy for full coverage details.