

§3156. Policy conditions

1. Exclusion. An insurer may issue a pet insurance policy that excludes coverage on the basis of one or more preexisting conditions with appropriate disclosure to the consumer. The insurer has the burden of proving that the preexisting condition exclusion applies to the condition for which a claim is being made.

[PL 2021, c. 562, §1 (NEW).]

2. Waiting periods. An insurer may issue a pet insurance policy that imposes a waiting period upon effectuation of the policy as long as that waiting period does not exceed 30 days for illnesses or orthopedic conditions not resulting from an accident. A waiting period for illnesses or orthopedic conditions resulting from an accident is prohibited. An insurer may not impose a waiting period on the renewal of existing coverage. An insurer imposing a waiting period as permitted by this subsection shall include a provision in the pet insurance policy contract that allows the waiting period to be waived upon completion of a medical examination. An insurer may require the examination to be conducted by a licensed veterinarian after the purchase of the policy. A medical examination conducted pursuant to this subsection must be paid for by the policyholder, unless the policy specifies that the insurer will pay for the examination. An insurer may specify elements to be included as part of the examination and require documentation of the elements, as long as the specifications do not unreasonably restrict a consumer's ability to waive the waiting period.

[PL 2021, c. 562, §1 (NEW).]

3. Renewal. An insurer may not require a veterinary examination of the covered pet for the insured to have the pet insurance policy renewed. A condition for which coverage is afforded on a policy may not be considered a preexisting condition on any renewal of the policy.

[PL 2021, c. 562, §1 (NEW).]

4. Other benefits. If an insurer includes any prescription, wellness or noninsurance benefits in the pet insurance policy form, those benefits become part of the pet insurance policy contract and the provision of those benefits must follow all applicable laws in this Title and any rules adopted pursuant to those laws.

[PL 2021, c. 562, §1 (NEW).]

5. Participation in wellness program. An insurer may not condition a person's eligibility to purchase a pet insurance policy on participation, or lack of participation, in a separate wellness program.

[PL 2021, c. 562, §1 (NEW).]

SECTION HISTORY

PL 2021, c. 562, §1 (NEW).

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