



Ohio Revised Code Section 3970.05 Policy conditions.

Effective: January 22, 2025

Legislation: Senate Bill 175

(A) A pet insurance policy may exclude coverage on the basis of one or more preexisting conditions so long as the pet insurer discloses the exclusion as required by section 3970.04 of the Revised Code. The pet insurer has the burden of proving that the preexisting condition exclusion applies to the condition for which a claim is made.

(B) A condition for which coverage is afforded under a pet insurance policy shall not be considered a preexisting condition under any renewal of that policy.

(C) A pet insurer may issue a pet insurance policy that imposes a waiting period upon effectuation of the policy, subject to all of the following conditions:

(1) The waiting period shall not exceed thirty days for illnesses or orthopedic conditions not resulting from an accident.

(2) The waiting period shall not apply to an accident.

(3) The policy contract shall allow the waiting period to be waived upon completion of a medical examination, to which all of the following apply:

(a) The pet insurer may require the examination to be conducted by a licensed veterinarian after the purchase of the policy.

(b) The medical examination shall be paid for by the policyholder, unless the policy contract specifies that the pet insurer will pay for the examination.

(c) The pet insurer may specify elements to be included as part of the examination and require documentation thereof, provided the specifications do not unreasonably restrict a consumer's ability to waive the waiting period.



(4) The waiting period and all associated requirements are clearly and prominently disclosed to the consumer prior to the purchase of the pet insurance policy.

(5) The waiting period shall not be applied to a renewal of existing coverage.
