



Ohio Revised Code

Section 3905.067 Unfair and deceptive acts or practices.

Effective: October 19, 2022

Legislation: Senate Bill 256 - 134th General Assembly

(A) Except as otherwise provided in this section, all persons offering travel insurance to residents of this state are subject to sections 3901.19 to 3901.26 of the Revised Code.

(B) Any limited lines travel insurance agent, or any travel retailer offering or selling travel insurance under a limited lines travel insurance agent, that fails to comply with the provisions of sections 3905.064 to 3905.0611 of the Revised Code is deemed to have engaged in an unfair and deceptive act or practice in the business of insurance as defined in section 3901.21 of the Revised Code and is subject to section 3905.14 of the Revised Code.

(C) Both of the following shall be considered an unfair and deceptive act or practice in the business of insurance, as defined in section 3901.21 of the Revised Code, and are subject to, in addition to the penalties prescribed in section 3901.22 of the Revised Code, disciplinary action under section 3905.14 of the Revised Code:

- (1) Offering or selling a travel insurance policy that could never result in payment of any claims;
- (2) Marketing blanket travel insurance coverage as free.

(D) Marketing travel insurance directly to a consumer through a travel insurer's web site or by others through an aggregator site is not an unfair and deceptive act or practice or other violation of law if both of the following conditions are met:

- (1) An accurate summary or short description of coverage is provided on the web site;
- (2) The consumer has access to the full provisions of the policy through electronic means.

(E) Where a consumer's destination jurisdiction requires insurance coverage, it is not an unfair and deceptive act or practice in the business of insurance to require a consumer to choose between the



following options as a condition of purchasing a trip or travel package:

- (1) Purchasing the coverage required by the destination jurisdiction through the travel retailer or limited lines travel insurance agent supplying the trip or travel package;

- (2) Agreeing to obtain and provide proof of coverage that meets the destination jurisdiction's requirements prior to departure.