



Ohio Revised Code Section 3970.01 Definitions.

Effective: January 22, 2025

Legislation: Senate Bill 175 - 135th General Assembly

As used in this chapter:

- (A) "Chronic condition" means a condition that can be treated or managed, but not cured.
- (B) "Congenital anomaly or disorder" means a condition that is present from birth, whether inherited or caused by the environment, which may cause or contribute to illness or disease.
- (C) "Hereditary disorder" means an abnormality that is genetically transmitted from parent to offspring and may cause illness or disease.
- (D) "Orthopedic condition" means a condition affecting the bones, skeletal muscle, cartilage, tendons, ligaments, and joints. "Orthopedic condition" includes elbow dysplasia, hip dysplasia, intervertebral disc degeneration, patellar luxation, and ruptured cranial cruciate ligaments. "Orthopedic condition" does not include cancer or metabolic, hemopoietic, or autoimmune diseases.
- (E) "Pet insurance" means a property insurance policy that provides coverage for accidents and illnesses of pets.
- (F) "Preexisting condition" means any condition for which any of the following are true prior to the effective date of a pet insurance policy or during any waiting period:
- (1) A veterinarian provided medical advice.
 - (2) The pet received previous treatment.
 - (3) Based on information from verifiable sources, the pet had signs or symptoms directly related to the condition for which a claim is being made.



(G) "Renewal" means to issue and deliver, at the end of a pet insurance policy period, a policy that supersedes a policy previously issued and delivered by the same pet insurer or an affiliated pet insurer, and which provides types and limits of coverage substantially similar to those contained in the policy being superseded.

(H) "Veterinarian" means an individual who holds a valid license to practice veterinary medicine under Chapter 4741. of the Revised Code or from the appropriate licensing entity in the jurisdiction in which the veterinarian practices.

(I) "Veterinary expenses" means the costs associated with medical advice, diagnosis, care, or treatment provided by a veterinarian, including the cost of drugs prescribed by a veterinarian.

(J) "Waiting period" means a period of time specified in a pet insurance policy that is required to elapse before some or all of the coverage in the policy begins.

(K) "Wellness program" means a subscription- or reimbursement-based program that is separate from a pet insurance policy and provides goods or services to promote the general health, safety, or well-being of the pet.