



Ohio Revised Code Section 3970.04 Disclosures.

Effective: January 22, 2025

Legislation: Senate Bill 175 - 135th General Assembly

(A) A pet insurance policy shall include all of the following:

(1) Disclosure of whether the pet insurance policy excludes coverage due to any of the following:

(a) A preexisting condition;

(b) A hereditary disorder;

(c) A congenital anomaly or disorder;

(d) A chronic condition.

(2) Disclosure of whether the pet insurance policy excludes coverage for any reason other than those listed in division (A)(1) of this section and, if so, the following statement:

"Other exclusions may apply. Please refer to the exclusions section for more information."

(3) Disclosure of whether the pet insurance policy or rider limits coverage through a waiting period, affiliation period, deductible, coinsurance, or an annual or lifetime policy limit;

(4) Disclosure of whether the pet insurer reduces coverage or increases premiums based on the insured's claim history, the age of the covered pet, or a change in the geographic location of the insured;

(5) Disclosure of whether the underwriting company differs from the brand name used to market and sell the pet insurance policy or rider.

(B)(1) Pet insurance may be canceled by the purchaser within thirty days after the purchaser first



receives the associated policy, rider, or certificate. The pet insurer shall issue a full refund to the purchaser within thirty days after receiving timely notice of cancellation under this division, so long as no claim has been made under the pet insurance. The purchaser may provide notice of cancellation to the pet insurer or through the insurance agent from which the pet insurance was purchased.

(2) Pet insurance policies shall include a notice prominently printed on the first page, or attached to the first page, that provides specific instructions for canceling the insurance under division (B)(1) of this section. The notice shall include the following statement, or a substantially similar statement:

"You have thirty (30) days from the day you receive this pet insurance policy, rider, or certificate to review it and, if you decide not to keep it, cancel the pet insurance. You do not have to tell the company why you are canceling the insurance. If you decide not to keep the insurance, you may cancel it by giving notice to the company at its administrative office or to the insurance agent from which you bought the insurance. If you cancel the insurance within that time, and have not filed a claim, the company is required by law to grant a full refund within 30 days after it receives your notice of cancellation. The refund will be sent directly to the person who paid for the insurance. The pet insurance policy, rider, or certificate will be void as if it had never been issued."

(C) A pet insurer shall clearly disclose a summary description of the basis or formula on which the pet insurer determines claim payments under the policy. This information shall also be posted through a clear and conspicuous link on the main page of the pet insurer's or pet insurer's program administrator's publicly accessible web site.

(D) A pet insurer that uses a benefit schedule to determine claim payment under a pet insurance policy shall do both of the following:

(1) Clearly disclose the applicable benefit schedule in the policy.

(2) Disclose all benefit schedules used by the pet insurer under its pet insurance policies through a clear and conspicuous link on the main page of the pet insurer's or pet insurer's program administrator's publicly accessible web site.

(E) A pet insurer that determines claim payments under a pet insurance policy based on usual and



customary fees, or any other reimbursement limitation based on prevailing veterinary service provider charges, shall do both of the following:

(1) Include a usual and customary fee limitation provision in the policy or rider that clearly describes the pet insurer's basis for determining usual and customary fees and how that basis is applied in calculating claim payments;

(2) Disclose the pet insurer's basis for determining usual and customary fees through a clear and conspicuous link on the main page of the pet insurer's or pet insurer's program administrator's publicly accessible web site.

(F) If any medical examination by a licensed veterinarian is required to effectuate coverage, the pet insurer shall clearly and conspicuously disclose the required aspects of the examination prior to purchase of a pet insurance policy and, if applicable, disclose that examination documentation may result in a preexisting condition exclusion.

(G) A pet insurer shall clearly and conspicuously disclose to the purchaser any requirements relating to waiting periods.

(H) A pet insurer shall include a summary of all pet insurance provisions required by divisions (A) to (G) of this section in a separate document titled "Insurer Disclosure of Important Policy Provisions," and do both of the following:

(1) Post the document through a clear and conspicuous link on the main page of the pet insurer's or pet insurer's program administrator's publicly accessible web site;

(2) Upon delivery of any new pet insurance policy, provide the purchaser with a copy of the document in at least twelve point font.

(I) At the time a pet insurance policy is issued or delivered to a policyholder, the pet insurer shall include a written disclosure with both of the following:

(1) The address and customer service telephone number of the pet insurer or the agent;



(2) If the policy is issued or delivered by an agent, a statement advising the policyholder to contact the agent for assistance.

(J) The disclosures required by this section are in addition to any other disclosures required by law.