By Senator Gaetz

1-01124-26 20261004

A bill to be entitled

An act relating to the sale of dogs and cats; amending s. 828.29, F.S.; requiring that if a pet sale is terminated for certain reasons, the financing agreement must be terminated without certain costs; deleting a limit on veterinary costs under certain provisions; requiring that all financial terms be disclosed to the consumer before the sale of the animal; requiring a specified mandatory waiting period between the purchase and receipt of an animal if the transaction is financed by the consumer; deleting certain provisions relating to a consumer's waiver relinquishing his or her rights to return an animal; requiring a pet dealer to provide copies of specified medical records to a consumer; revising requirements for a required notice to a consumer; revising the text of the required notice; requiring a pet dealer to retain a copy of a specified notice for a specified period; providing that violations constitute an unfair method of competition or an unfair or deceptive act or practice in violation of specified provisions and subject to penalties; providing construction; providing an effective date.

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Be It Enacted by the Legislature of the State of Florida:

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Section 1. Subsections (5) through (8), (10), (12), and (17) of section 828.29, Florida Statutes, are amended, and subsections (18), (19), and (20) are added to that section, to

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read:

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828.29 Dogs and cats transported or offered for sale; health requirements; consumer guarantee; disclosures.—

- (5) If, within 14 days after following the sale by a pet dealer of an animal subject to this section, a licensed veterinarian of the consumer's choosing certifies that, at the time of the sale, the animal was unfit for purchase due to illness or disease, the presence of symptoms of a contagious or infectious disease, or the presence of internal or external parasites, excluding fleas and ticks; or if, within 1 year following the sale of an animal subject to this section, a licensed veterinarian of the consumer's choosing certifies such animal to be unfit for purchase due to a congenital or hereditary disorder which adversely affects the health of the animal; or if, within 1 year following the sale of an animal subject to this section, the breed, sex, or health of such animal is found to have been misrepresented to the consumer, the pet dealer shall afford the consumer the right to choose one of the following options:
- (a) The right to return the animal and receive a refund of the purchase price, including the sales tax, and reimbursement for reasonable veterinary costs directly related to the veterinarian's examination and certification that the dog or cat is unfit for purchase pursuant to this section and directly related to necessary emergency services and treatment undertaken to relieve suffering. If the consumer financed the animal, the pet dealer must ensure that the financing arrangement is terminated without penalty to the consumer;
 - (b) The right to return the animal and receive an exchange

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dog or cat of the consumer's choice of equivalent value, and reimbursement for reasonable veterinary costs directly related to the veterinarian's examination and certification that the dog or cat is unfit for purchase pursuant to this section and directly related to necessary emergency services and treatment undertaken to relieve suffering; or

(c) The right to retain the animal and receive reimbursement for reasonable veterinary costs for necessary services and treatment related to the attempt to cure or curing of the dog or cat.

Reimbursement for veterinary costs may not exceed the purchase price of the animal. The cost of veterinary services is reasonable if comparable to the cost of similar services rendered by other licensed veterinarians in proximity to the treating veterinarian and the services rendered are appropriate for the certification by the veterinarian.

before the sale of the animal. A mandatory waiting period of at least 3 calendar days must be imposed between the date of an agreement to purchase an animal and the date on which the consumer takes possession of the animal, if the consumer is financing the animal. A financing agreement may not be signed by the consumer until the conclusion of the 3-day waiting period A consumer may sign a waiver relinquishing his or her right to return the dog or cat for congenital or hereditary disorders. In the case of such waiver, the consumer has 48 normal business hours, excluding weekends and holidays, in which to have the

animal examined by a licensed veterinarian of the consumer's

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choosing. If the veterinarian certifies that, at the time of sale, the dog or cat was unfit for purchase due to a congenital or hereditary disorder, the pet dealer must afford the consumer the right to choose one of the following options:

- (a) The right to return the animal and receive a refund of the purchase price, including sales tax, but excluding the veterinary costs related to the certification that the dog or cat is unfit; or
- (b) The right to return the animal and receive an exchange dog or cat of the consumer's choice of equivalent value, but not a refund of the veterinary costs related to the certification that the dog or cat is unfit.
- (7) Before the sale of an animal, a pet dealer must provide to the consumer copies of records of all medical examinations or tests that were conducted on the animal or any medication given before the purchase of the animal. A pet dealer may specifically state at the time of sale, in writing to the consumer, the presence of specific congenital or hereditary disorders, in which case the consumer has no right to any refund or exchange for those disorders.
- or subsection (6) shall be made by the pet dealer not later than 10 business days after following receipt of a signed veterinary certification as required in subsection (5) or subsection (6). The consumer must notify the pet dealer within 2 business days after the veterinarian's determination that the animal is unfit. The written certification of unfitness must be presented to the pet dealer not later than 3 business days after following receipt thereof by the consumer.

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veterinary expenses, refund, or exchange made by a consumer under this section, the dealer may require the consumer to produce the animal for examination by a licensed veterinarian designated by the dealer. Upon such examination, if the consumer and the dealer are unable to reach an agreement that constitutes one of the options set forth in subsection (5) or subsection (6) within 10 business days after following receipt of the animal for such examination, the consumer may initiate an action in a court of competent jurisdiction to recover or obtain reimbursement of veterinary expenses, refund, or exchange.

(12) Every pet dealer who sells an animal to a consumer shall must provide the consumer at the time of sale with a printed, written notice to be signed by the consumer, printed or typed, which is separate from the contract and reads as follows:

RIGHT TO CANCEL

Florida consumers have certain rights under s. 828.29, Florida Statutes. You have the right to return or exchange the animal and receive reimbursement for certain veterinary expenses. A copy of this law is attached to this notice.

...(Signature of Owner or Lessee, or Owner's or Lessee's Authorized Officer/Director/Partner/Manager)...

... (Signatory's Title/Office)...

Sworn to (or affirmed) and subscribed before me this day of ..., by ... (name of person making statement)....

1-01124-26 20261004 146 ... (Signature of Notary Public - State of Florida) ... 147 ...(Print, Type, or Stamp Commissioned Name of Notary Public)... 148 Personally Known OR Produced Identification 149 150 The pet dealer shall retain a copy of the signed 151 notice, and the consumer must be given a copy of the 152 signed notice. 153 It is the consumer's right, pursuant to section 154 828.29, Florida Statutes, to receive a certificate of 155 veterinary inspection with each dog or cat purchased 156 from a pet dealer. Such certificate shall list all 157 vaccines and deworming medications administered to the 158 animal and shall state that the animal has been 159 examined by a Florida-licensed veterinarian who 160 certifies that, to the best of the veterinarian's 161 knowledge, the animal was found to have been healthy 162 at the time of the veterinary examination. In the 163 event that the consumer purchases the animal and finds 164 it to have been unfit for purchase as provided in 165 section 828.29(5), Florida Statutes, the consumer must 166 notify the pet dealer within 2 business days of the 167 veterinarian's determination that the animal was 168 unfit. The consumer has the right to retain, return, 169 or exchange the animal and receive reimbursement for 170 certain related veterinary services rendered to the 171 animal, subject to the right of the dealer to have the 172 animal examined by another veterinarian. 173 174 (17) Except as otherwise provided in this chapter, a person

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who violates any provision of this section commits a misdemeanor of the first degree, punishable as provided in s. 775.082 or s. 775.083.

- (18) Any record provided to a consumer pursuant to the sale of an animal under this section must be maintained by the pet dealer for a period of at least 7 years after the sale.
- (19) A pet dealer who violates this section commits an unfair method of competition or an unfair or deceptive act or practice in violation of part II of chapter 501 and is subject to the penalties and remedies provided for such violations.
- (20) In addition to any other penalties or remedies provided by law, a consumer injured by a violation of this section may bring a civil action to recover damages or punitive damages, including costs, court costs, and attorney fees. This section does not limit any right or remedy provided under law.

Section 2. This act shall take effect July 1, 2026.