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LEGISLATIVE ACTION

Senate

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House

The Committee on Banking and Insurance (Jones) recommended the following:

Senate Amendment (with title amendment)

Delete lines 14 - 64

and insert:

Section 1. Present subsection (11) of section 627.71545, Florida Statutes, is redesignated as subsection (12), a new subsection (11) is added to that section, and paragraph (e) of subsection (6) and paragraph (a) of subsection (10) of that section are amended, to read:

627.71545 Pet insurance; noninsurance wellness programs.—



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(6)

(e) At the time a pet insurance policy is issued or delivered to a policyholder, the pet insurer shall provide the policyholder with a copy of the Insurer Disclosure of Important Policy Provisions document required under paragraph (d), in at least 12-point type. At such time, the pet insurer shall also include a written disclosure with all of the following:

1. Contact information for the Division of Consumer Services of the department, including a link and toll-free telephone number, for consumers to submit inquiries and complaints relating to pet insurance products regulated by the department or office.

2. The address and customer service telephone number of the pet insurance agent.

3. A summary of the key policy features, written in plain language and on a form adopted by the commission by rule, including, at a minimum, coverage limits and deductibles, waiting periods, exclusions, preexisting condition rules, and whether the policy includes wellness benefits.

(10)(a)1. An agent may not solicit the sale of a pet insurance policy or a pet wellness product unless the agent has adequate knowledge of the policy or product, is in compliance with the insurer's standards applicable to the sale of the policy or product, and completes a biennial 2-hour training course on the topics specified in paragraph (b). An agent may rely on insurer-provided, policy, or product-specific training standards and materials to comply with this subsection.

2. The insurer-provided, policy, or product-provided training standards specified in subparagraph 1. are not part of



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an agent's continuing education requirement in s. 626.2815;
however, if a course provider submits and receives approval from
the department, the course is eligible for continuing education
credit pursuant to s. 626.2815 ~~A pet insurer must ensure that
its agents are trained on the topics specified in paragraph (b)
and that its agents have been appropriately trained on the
coverages and conditions of its pet insurance products.~~

(11) Each pet insurer authorized to transact pet insurance

===== T I T L E A M E N D M E N T =====

And the title is amended as follows:

Delete lines 3 - 6

and insert:

627.71545, F.S.; revising requirements for disclosures
from a pet insurer to a policyholder; prohibiting
agents from soliciting the sale of pet insurance
policies or pet wellness products under certain
circumstances; authorizing agents to rely on certain
standards and materials; specifying that certain
training standards are not part of certain continuing
education requirements; providing that certain courses
are eligible for certain continuing education credit;
deleting a requirement that insurers ensure their
agents are trained in a specified manner;