



LEGISLATIVE ACTION

Senate

House

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

1 **Senate Amendment (with title amendment)**

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3 Delete lines 14 - 64

4 and insert:

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

10 627.71545 Pet insurance; noninsurance wellness programs.—



11 (6)

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

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

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

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

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

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



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

47 (11) Each pet insurer authorized to transact pet insurance

49 ===== T I T L E A M E N D M E N T =====
50 And the title is amended as follows:

51 Delete lines 3 - 6

52 and insert:

53 627.71545, F.S.; revising requirements for disclosures
54 from a pet insurer to a policyholder; prohibiting
55 agents from soliciting the sale of pet insurance
56 policies or pet wellness products under certain
57 circumstances; authorizing agents to rely on certain
58 standards and materials; specifying that certain
59 training standards are not part of certain continuing
60 education requirements; providing that certain courses
61 are eligible for certain continuing education credit;
62 deleting a requirement that insurers ensure their
63 agents are trained in a specified manner;