

By the Committee on Banking and Insurance; and Senator Jones

597-02496-26

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1 A bill to be entitled  
2 An act relating to pet insurance; amending s.  
3 627.71545, F.S.; revising requirements for disclosures  
4 from a pet insurer to a policyholder; prohibiting  
5 agents from soliciting the sale of pet insurance  
6 policies or pet wellness products under certain  
7 circumstances; authorizing agents to rely on certain  
8 standards and materials; specifying that certain  
9 training standards are not part of certain continuing  
10 education requirements; providing that certain courses  
11 are eligible for certain continuing education credit;  
12 deleting a requirement that insurers ensure their  
13 agents are trained in a specified manner; requiring  
14 pet insurers to file annually a specified report with  
15 the Office of Insurance Regulation; specifying the  
16 requirements of such report; providing an effective  
17 date.

18  
19 Be It Enacted by the Legislature of the State of Florida:  
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21 Section 1. Present subsection (11) of section 627.71545,  
22 Florida Statutes, is redesignated as subsection (12), a new  
23 subsection (11) is added to that section, and paragraph (e) of  
24 subsection (6) and paragraph (a) of subsection (10) of that  
25 section are amended, to read:

26 627.71545 Pet insurance; noninsurance wellness programs.—  
27 (6)

28 (e) At the time a pet insurance policy is issued or  
29 delivered to a policyholder, the pet insurer shall provide the

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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 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

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59 credit pursuant to s. 626.2815 ~~A pet insurer must ensure that~~  
60 ~~its agents are trained on the topics specified in paragraph (b)~~  
61 ~~and that its agents have been appropriately trained on the~~  
62 ~~coverages and conditions of its pet insurance products.~~

63 (11) Each pet insurer authorized to transact pet insurance  
64 under this section shall file with the office by March 1 of each  
65 year a report containing all of the following information for  
66 the preceding calendar year:

67 (a) The number of pet insurance policies issued, renewed,  
68 and canceled.

69 (b) Aggregate premium and claims data.

70 (c) Data on policy denials and rescissions, including the  
71 reason for each denial or rescission.

72 (d) Information on waiting periods, exclusions, and  
73 wellness program offerings.

74 (e) Any other information required by rule of the  
75 commission.

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