

THE FLORIDA SENATE
2025 SUMMARY OF LEGISLATION PASSED
Committee on Banking and Insurance

HB 655 — Pet Insurance and Wellness Programs

by Rep. Tuck and others (SB 1226 by Senator DiCeglie)

The bill (Chapter 2025-11, L.O.F.) creates a regulatory framework for the oversight of pet insurance and wellness programs by the Office of Insurance Regulation (OIR). The bill provides consumer protections, including policy disclosures regarding the benefits and exclusions, and a right to rescind a policy within 30 days of issuance. Although pet insurance is considered a kind of property insurance, it is essentially a health insurance policy that covers accidents and illnesses for a pet.

Unfair Methods of Competition and Unfair or Deceptive Acts

The bill provides that the following sales acts or practices for pet wellness programs by pet insurance agents are unfair methods of competition and unfair or deceptive acts:

- Marketing a wellness program as pet insurance;
- Requiring the purchase of a wellness program as a prerequisite to the purchase of pet insurance;
- Failing to provide wellness program costs that are separate and identifiable from any pet insurance policy sold by the pet insurance agent;
- Failing to provide wellness program terms and conditions that are separate from any pet insurance policy sold by the pet insurance agent;
- Offering wellness program products or coverages that duplicate products or coverages available through the pet insurance policy; and
- Misleading advertising of the wellness program.

Policy Contract Language

The bill requires that pet insurance contracts that use certain terms must use statutory definitions of those terms created by the bill. The defined terms subject to this requirement are: chronic condition, congenital anomaly or disorder, hereditary disorder, orthopedic conditions, pet insurance, pet insurance policy, policy, preexisting condition, renewal, veterinarian, waiting period, and wellness program.

Disclosures

The bill requires a pet insurer offering or selling pet insurance to disclose the following information to pet insurance applicants and policyholders:

- Whether the policy excludes coverage due to a chronic condition, a congenital anomaly or disorder, a hereditary disorder, or a preexisting condition.
- If the policy includes any other policy exclusions not listed above.
- Any policy provision that limits coverage through a waiting period, deductible, coinsurance, or an annual or lifetime policy limit. Waiting periods and applicable requirements must be clearly and prominently disclosed to consumers before purchase.

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- Whether the pet insurer reduces coverage or increases premiums based on the policyholder's claim history, the age of the covered pet, or a change in the geographic location of the policyholder.
- Whether the underwriting company differs from the brand name used to market and sell the product.

Before issuing a pet insurance policy, a pet insurer is required to publish on its website a summary description of the basis or formula for the pet insurer's determination of claim payments under the policy.

Waiting Periods and Preexisting Conditions

The bill authorizes a pet insurer to issue a policy that:

- Excludes coverage on the basis of one or more preexisting conditions with appropriate written disclosure to the applicant or policyholder. The pet insurer has the burden of proving whether a preexisting condition exclusion is applicable to a claim.
- Imposes waiting periods upon effectuation of the policy which do not exceed 30 days for illnesses, diseases or orthopedic conditions not resulting from an accident. A pet insurer may not issue policies that impose waiting periods for accidents.
- A pet insurer imposing an authorized waiting period must waive the waiting period upon completion of a medical examination.

Agent Training

The bill provides that pet insurers must ensure that their agents are appropriately trained on the terms and conditions of their pet insurance products. Such training must include the following topics:

- Preexisting conditions and waiting periods.
- The differences between pet insurance and noninsurance wellness programs.
- Hereditary disorders, congenital anomalies or disorders, chronic conditions, and the way pet insurance policies address those conditions or disorders.
- Rating, underwriting, renewal, and other related administrative topics.

These provisions were approved by the Governor and take effect on January 1, 2026.

Vote: Senate 36-0; House 110-0