Draft NAPHIA Pet Insurance Model Law Proposals

July 22, 2021

# Section 7 (B) Waiting Periods

A pet insurer may issue policies that impose waiting periods upon effectuation of the policy:

## that does not exceed

#### 14 days for accidents,

#### 30 days for illnesses, and

#### 120 days for “orthopedic” conditions, not resulting from an accident

## an insurer utilizing a waiting period permitted in (1) shall include a provision in its contract that allows the waiting periods to be waived upon completion of a medical examination. Insurers may require the examination to be conducted by a licensed veterinarian after the purchase of the policy.

#### A medical examination under (2) shall be paid for by the policyholder, unless the policy specifies that the insurer will pay for the examination*.*

#### An insurer can specify elements to be included as part of the examination and require documentation thereof, provided the specifications do not unreasonably restrict a consumer’s ability to waive the waiting periods in section (1).

## Waiting periods and the requirements applicable to them, must be clearly and prominently disclosed to consumers prior to the policy purchase*.*

## (4) an insurer shall disclose that examination documentation may result in a pre-existing condition exclusion.

# Section 4 Disclosures

(I) If any medical examination by a licensed veterinarian is required to effectuate coverage, the insurer shall clearly and conspicuously disclose the required aspects of the examination prior to purchase.

## (J) Waiting periods and the requirements applicable to them, must be clearly and prominently disclosed to consumers prior to the policy purchase*.*

## (K) an insurer shall disclose that examination documentation may result in a pre-existing condition exclusion.

# Section 3 Definitions

J. “Orthopedic” refers to conditions affecting the bones, skeletal muscle, cartilage, tendons, ligaments, and joints. It includes, but is not limited to, elbow dysplasia, hip dysplasia, intervertebral disc degeneration, patellar luxation, and ruptured cranial cruciate ligaments. It does not include cancers or metabolic, hemopoietic, or autoimmune diseases.