

RCW 48.205.050 Exclusions—Waiting periods—Requirements. (1) A pet insurer may issue policies that exclude coverage on the basis of one or more preexisting conditions with appropriate disclosure to the consumer. The pet insurer has the burden of proving that the preexisting condition exclusion applies to the condition for which a claim is being made.

(2) (a) A pet insurer may issue policies that impose waiting periods upon effectuation of the policy that do not exceed 30 days for illnesses or orthopedic conditions not resulting from an accident. Waiting periods for accidents are prohibited. Waiting periods may not be applied to renewals of existing coverage.

(b) A pet insurer utilizing a waiting period permitted in (a) of this subsection shall include a provision in its policy that allows the waiting periods to be waived upon completion of a medical examination. Pet insurers may require the examination to be conducted by a licensed veterinarian after the purchase of the policy.

(c) A medical examination under (b) of this subsection must be paid for by the policyholder, unless the policy specifies that the pet insurer will pay for the examination.

(d) A pet 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 listed in (a) of this subsection.

(3) A pet insurer may not require a veterinary examination of the covered pet for the insured to have their policy renewed.

(4) If a pet insurer includes any prescriptive, wellness, or noninsurance benefits in the policy form, then it is made part of the policy contract and must follow all applicable laws and regulations in the insurance code.

(5) An insured's eligibility to purchase a pet insurance policy must not be based on participation, or lack of participation, in a separate wellness program. [2023 c 42 s 5.]

Effective date—2023 c 42: See note following RCW 48.205.010.