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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-THIRD SESSION

H. F. No. 780

01/25/2023 Authored by Kotyza-Witthuhn and Curran The bill was read for the first time and referred to the Committee on Commerce Finance and Policy

1.1 A bill for an act
1.2 relating to consumer protection; requiring pet insurance to cover preexisting
1.3 conditions; proposing coding for new law in Minnesota Statutes, chapter 325G.

1.4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.5 Section 1. 325G.281] PET INSURANCE.

1.6 Subdivision 1. Definitions. (a) For purposes of this subdivision, the following terms
1.7 have the meanings given.

1.8 (b) "Pet" means a domesticated animal.

1.9 (c) "Pet insurance policy" or "policy" means an insurance policy or contract that provides
1.10 reimbursement for diagnostic- and treatment-related expenses due to a pet's sickness or
1.11 injury.

1.12 (d) "Preexisting condition" means an illness, injury, or behavior that occurred or showed
1.13 symptoms before the effective date of the pet insurance policy.

1.14 Subd. 2. Coverage. A pet insurance policy issued to a resident of Minnesota must provide
1.15 coverage for preexisting conditions at the same level and in the same manner as coverage
1.16 for illnesses and injuries occurring after the effective date of the policy.

1.17 EFFECTIVE DATE. This section is effective August 1, 2023, and applies to policies
1.18 offered, issued, or renewed on or after that date.