
HOUSE BILL 1078

State of Washington

69th Legislature

2025 Regular Session

By Representatives Walen, Ryu, Leavitt, Callan, Farivar, Berg, and Donaghy

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1 AN ACT Relating to pet insurance; and amending RCW 48.205.050.

2 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

3 **Sec. 1.** RCW 48.205.050 and 2023 c 42 s 5 are each amended to
4 read as follows:

5 (1) A pet insurer may issue policies that exclude coverage on the
6 basis of one or more preexisting conditions with appropriate
7 disclosure to the consumer. The pet insurer has the burden of proving
8 that the preexisting condition exclusion applies to the condition for
9 which a claim is being made.

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

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

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

4 (d) A pet insurer can specify elements to be included as part of
5 the examination and require documentation thereof, provided the
6 specifications do not unreasonably restrict a consumer's ability to
7 waive the waiting periods listed in (a) of this subsection.

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

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

14 (5) An insured's eligibility to purchase a pet insurance policy
15 must not be based on participation, or lack of participation, in a
16 separate wellness program.

17 (6) A pet insurer may not cancel or refuse to renew a pet
18 insurance policy based on any one or more of the following:

19 (a) The covered pet's age; or

20 (b) The detection or development of a health condition during a
21 covered policy period including, but not limited to:

22 (i) A chronic condition;

23 (ii) An orthopedic condition;

24 (iii) A congenital anomaly;

25 (iv) A hereditary disorder; or

26 (v) Any other health condition that might otherwise
27 constitute a preexisting condition as defined in RCW 48.205.020.

28 (7) If an insurer ceases writing pet insurance through one
29 affiliated company and moves that business to another affiliated
30 company, current policyholders must receive an offer of insurance
31 from the replacement affiliated company, and the replacement
32 affiliated company may not do any of the following:

33 (a) Impose a waiting period on the new policy;

34 (b) Require a veterinary examination of the covered pet in order
35 to issue or subsequently renew the policy; or

36 (c) Cancel, refuse to issue, or refuse to renew the new pet
37 insurance policy for any reason in subsection (6) of this section.

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