

§3153. Definitions

As used in this chapter, unless the context otherwise indicates, the following terms have the following meanings. [PL 2021, c. 562, §1 (NEW).]

1. Chronic condition. "Chronic condition" means a condition that can be treated or managed, but not cured.

[PL 2021, c. 562, §1 (NEW).]

2. Congenital anomaly or disorder. "Congenital anomaly or disorder" means a condition that is present from birth, whether inherited or caused by the environment, which may cause or contribute to illness or disease.

[PL 2021, c. 562, §1 (NEW).]

3. Hereditary disorder. "Hereditary disorder" means an abnormality that is genetically transmitted from parent to offspring and may cause illness or disease.

[PL 2021, c. 562, §1 (NEW).]

4. Orthopedic. "Orthopedic" refers to conditions affecting the bones, skeletal muscle, cartilage, tendons, ligaments and joints, including, but not limited to, elbow dysplasia, hip dysplasia, intervertebral disc degeneration, patellar luxation and cranial cruciate ligament ruptures but not including cancers or metabolic, hemopoietic or autoimmune diseases.

[PL 2021, c. 562, §1 (NEW).]

5. Pet insurance. "Pet insurance" means property insurance that provides coverage for accidents and illnesses of pets.

[PL 2021, c. 562, §1 (NEW).]

6. Preexisting condition. "Preexisting condition" means a condition for which any of the following are true prior to the effective date of a pet insurance policy or during a waiting period:

A. A veterinarian provided medical advice regarding the condition; [PL 2021, c. 562, §1 (NEW).]

B. The pet received previous treatment for the condition; or [PL 2021, c. 562, §1 (NEW).]

C. Based on information from verifiable sources, the pet had signs or symptoms directly related to the condition for which a claim is being made. [PL 2021, c. 562, §1 (NEW).]

[PL 2021, c. 562, §1 (NEW).]

7. Renewal. "Renewal" means to issue and deliver at the end of an insurance policy period a policy that supersedes a policy previously issued and delivered by the same insurer or an affiliated insurer and that provides types and limits of coverage substantially similar to those contained in the policy being superseded.

[PL 2021, c. 562, §1 (NEW).]

8. Veterinarian. "Veterinarian" means an individual who holds a valid license to practice veterinary medicine from the appropriate licensing entity in the jurisdiction in which the individual practices.

[PL 2021, c. 562, §1 (NEW).]

9. Veterinary expenses. "Veterinary expenses" means the costs associated with medical advice, diagnosis, care or treatment provided by a veterinarian, including, but not limited to, the cost of drugs prescribed by a veterinarian.

[PL 2021, c. 562, §1 (NEW).]

10. Waiting period. "Waiting period" means the period of time specified in a pet insurance policy that is required to transpire before some or all of the coverage in the policy begins.

[PL 2021, c. 562, §1 (NEW).]

11. Wellness program. "Wellness program" means a subscription-based or reimbursement-based program that is separate from an insurance policy and that provides goods and services to promote the general health, safety or well-being of a pet.

[PL 2021, c. 562, §1 (NEW).]

SECTION HISTORY

PL 2021, c. 562, §1 (NEW).

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