

Kansas Administrative Regulations

Kansas Department of Insurance

Article 4.—Accident and Health Insurance

40-4-3. Accident and health insurance policies; renewal and cancellation conditions; description required; cross-reference of renewal and cancellation provisions.

(a) When an individual or family policy does not contain either a brief description or separate statement printed on the first page and on the filing back referring to the policy's renewal conditions, a separately captioned provision shall appear on the first page of the policy setting forth the conditions under which the policy may be renewed. The following captions shall be acceptable descriptions of the applicable renewal provisions

Renewable At Option of Company

Guaranteed Renewable to Age 65 or Eligibility

for Medicare—Premium rates may be

changed on a class basis

Non-cancellable and Guaranteed Renewable to Age 65

or

Eligibility for Medicare

Non-cancellable and Guaranteed Renewable to Age () or— while actively or regularly employed to age () * Guaranteed Renewable to Age () or—while actively or regularly employed to age ()—Premium rates may be changed on a class basis *

NOTE:

* (For disability income policies only. Insert minimum age of not less than 60 and maximum age of not less than 65.)

(b) Other captions may be submitted to the commissioner for approval and may be approved if the commissioner determines that they are equally clear or more definite as to the subject matter.

(c) If the policy is not renewable, a statement to that effect shall appear in a separate provision on the first page of the policy.

(d) If the policy contains a cancellation provision, the cancellation provision shall appear separately, and shall be captioned "cancellation". The existence of the cancellation provision shall be referred to in the renewal provision by specific cross-reference in the renewal caption on the first page of the policy.

(Authorized by K.S.A. 40-103; implementing K.S.A. 40-2203(B)(8), 40-2215; effective Jan. 1, 1966; amended May 1, 1975; amended May 1, 1979; amended May 1, 1986.)

***** Authenticated Kansas Administrative Regulation *****