

**TITLE 50: INSURANCE**  
**PART 2001 CONSTRUCTION AND FILING OF ACCIDENT AND HEALTH INSURANCE POLICY**  
**FORMS**  
**CHAPTER I: DEPARTMENT OF INSURANCE**

**Section 2001.20 Construction of Accident and Health Insurance Policy Forms**

- u) Premium, Cancellation and Renewal Provisions:
- 1) Waiver of Premium Provisions must include a statement of coverage and of the insured's rights and obligations regarding the resumption of premium payments after the period of total disability has terminated during which the premium has been waived. This statement must read similarly to: After the termination of the period of total disability, during which a premium has been waived, the insurance afforded in this contract shall continue in full force and effect until the next premium due date, at which time the insured shall have the right to resume the payment of premiums as provided in the contract.
  - 2) If a premium is to be charged for the period from the expiration of the period of total disability during which a premium has been waived and the expiration date of the policy, then a statement of this fact must be added to the provision together with a provision that the insurer will notify the insured of the premium due.
  - 3) A policy which contains a cancellable provision may add at the end of the provision in (u)(2) above, "subject to the right of the insurer to cancel in accordance with the cancellation provision hereof."
  - 4) A policy in which the insurer reserves the right to refuse any renewal premiums, shall add, "unless not less than five days prior to the premium due date the insurer has delivered to the insured or has mailed to his last address as shown by records of the insurer, written notice of its intention not to renew this policy beyond the period for which the premium has been waived."