

TITLE 50: INSURANCE
PART 1405 CONSTRUCTION AND FILING OF LIFE INSURANCE AND ANNUITY FORMS
CHAPTER I: DEPARTMENT OF INSURANCE

Section 1405.40 Policy Forms

- p) Supplemental Benefits – Accidental Death and Dismemberment Benefits; Prohibited Language
 - 2) Language in such supplemental benefits which does not employ "result" language, and which establishes an accidental means test or uses words such as "external," "violent," or "visible wound" is prohibited. Additionally, contributory language (e.g., "or indirectly," "wholly or in part," or "contributed to by") is also prohibited. For purposes of this subsection, "result" language includes but is not limited to death as a result of war, death as a result of suicide and death as a result of flying. For purposes of this subsection, accidental means test requires that both the cause and result of the accident to be an accident.