

**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
  - 3) Provisions for loss due to accident or accidental injury shall not contain language limiting, reducing or excluding liability for a loss resulting from purely accidental circumstances (e.g., involuntary, or unintentional ingestion of poison or an infectious organism, or inhalation of poisonous gases or fumes) as provided for by Section 143 of the Illinois Insurance Code.