

**Kansas Administrative Regulations**  
**Agency 40. Insurance Department**  
**Article 2. Life Insurance**

**40-2-19 Kansas life and health insurance guaranty association act; notice to policyholders; requirements.**

(a) The disclaimer required by L. 1986, Ch. 180, Sec. 15(c) shall be printed in bold face type and included on the face page of the summary document required by L. 1986, Ch. 180, Sec. 15(b). The disclaimer shall be entitled, "Disclaimer", and shall contain the following statements:

(1) the policy or contract, or a portion of it, may not be covered by the Kansas life and health insurance guaranty association;

(2) even if coverage is available for a portion of the policy, coverage is subject to significant limitations and exclusions and is conditioned upon continued residency in this state;

(3) the Kansas life and health insurance guaranty association or the Kansas insurance department will respond to any questions regarding the extent of coverage, if any, under the Kansas life and health insurance guaranty fund. The addresses of the association and insurance department shall follow this statement;

(4) the insurance company and agent are prohibited by law from using the existence of the Kansas life and health insurance guaranty association or its coverage to sell an insurance policy or contract; and

(5) the policy or contract holder should not rely on coverage from the Kansas life and health insurance guaranty association when selecting an insurance company.

(b) The notice to policyholders required by L. 1986, Ch. 180, Sec. 15(d) shall be printed in bold face type on a separate one page document not less than eight inches by five inches, with type not less than 10-point. The notice shall be entitled, "Special Notice", and shall contain the following information:

(1) Company name and address;

(2) a statement disclosing that all or a portion of the policy or contract is not guaranteed by the insurer or all or a portion of the risk under the policy or contract is borne by the policy or contract holder and is not covered by the Kansas life and health insurance guaranty association; and

(3) the statements required by subparagraphs (2), (3) and (4) of subsection (a) of this regulation.

(Authorized by and implementing L. 1986, Ch. 180, Secs. 15(c) and (d); effective May 1, 1987.)