

**Kansas Administrative Regulations
Agency 40. Insurance Department
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.)