

**Kansas Administrative Regulations  
Agency 40. Insurance Department  
Article 4. Accident and Health Insurance**

**40-4-38 Accident and health insurance policies; limited benefits; notice required.**

Each limited individual policy of accident and health insurance shall have the words "this is a limited policy--read it carefully" printed on or attached to the face of the policy in not less than 18 point bold face type or in some other manner that distinguishes it from the print otherwise appearing in the policy. For the purposes of this regulation, a limited policy is one that provides long-term care coverage, accident only coverage, specified disease coverage, specific accident coverage, or one that contains unusual exclusions, limitations, reductions or conditions of such a restrictive nature that the benefits under the policy are limited in frequency or in amounts.

(Authorized by K.S.A. 40-103 and 40-2404a; implementing K.S.A. 1988 Supp. 40-2404(1); effective May 15, 1989.)