

11 NCAC 12 .0448 WAITING PERIODS ON LIFE INSURANCE RIDERS

On all life insurance riders providing additional benefits, attached subsequent to the date of the policy, a sticker shall be attached in a prominent place on the rider stating, when appropriate, substantially the following: "PLEASE READ THIS RIDER CAREFULLY".

THE WAITING PERIODS IN THE SUICIDE AND/OR INCONTESTABILITY PROVISIONS ARE DIFFERENT FROM THOSE IN THE POLICY AND BEGIN ON THE EFFECTIVE DATE OF THE RIDER.

*History Note: Authority G.S. 58-2-40; 58-58-1;
 Eff. September 26, 1978;
 Amended Eff. February 1, 1992;
 Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1,
 2018.*