

**11 NCAC 12 .0509 ACCIDENT AND HEALTH INSURANCE: NATURAL DEATH BENEFIT**

No policy of accident and health insurance may be issued in North Carolina which contains a provision wherein the company promises to pay a funeral benefit, a fatal sickness benefit, a natural death benefit or other additional benefit, the payment of which is contingent upon the natural death of the insured. Provided, industrial weekly or monthly premium or assessment policies containing provision for payment of weekly indemnity on account of sickness and accident, and in addition to natural death benefit not in excess of one hundred fifty dollars (\$150.00) are exempt from this ruling if such policies clearly set forth the additional premium or assessment (or proportion thereof) to be charged for continuation of the natural death benefit after termination of the accident and health provisions.

*History Note: Authority G.S. 58-2-40(1); 58-51-1;  
Eff. February 1, 1976;  
Readopted Eff. September 26, 1978;  
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018.*