

11 NCAC 12 .0322 REGULAR CARE AND ATTENDANCE OF A PHYSICIAN

As used in life, accident and health and disability policies, "regular care and attendance of a physician" shall not be construed to require insureds to see or be under the care of a physician on a regular basis if it can be shown that the insured has reached his maximum point of recovery yet is still disabled under the terms of the insurance contract. This requirement shall not, however, restrict the right of the insurer, at its own expense, to periodically examine or cause to have examined the insured according to the terms of the contract of insurance.

*History Note: Authority G.S. 58-2-40; 58-51-1; 58-65-1;
 Eff. April 1, 1989;
 Amended Eff. February 1, 1992.*