

11 NCAC 12 .0503 WAITING PERIOD

- (a) If a sickness or disease first manifests itself during the waiting period, it must be covered at the end of said waiting period.
- (b) If the company can prove that the condition existed prior to the effective date of coverage, the company will not be required to pay benefits until the end of the time period prescribed in part b of "Time Limit on Certain Defenses."
- (c) If the policy is issued to an individual over age 65, any condition not specifically excluded must be covered at the end of the waiting period.

History Note: *Authority G.S. 58-2-40; 58-51-1; 58-51-60; 58-65-1; 58-65-40;*
 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.