

**11 NCAC 12 .0511            GROUP ACCIDENT AND HEALTH INSURANCE: EXCLUSIONS**

Individual accident and health certificates issued under a group accident and health policy must contain all exclusions that are set out in the master policy.

*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.*