

11 NCAC 12 .0512 ACCIDENT AND HEALTH INSURANCE: EFFECTIVE DATE

The effective date of an accident and health policy shall be the date of issue when the premium or policy fee is paid in advance. This does not prevent the policy from containing some provision that coverage on the policy does not begin because of sickness for a certain period after the effective date, neither does it intend to interfere with provisions for the elimination of benefits for the first specified days of accident or illness.

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.