

**TITLE 50: INSURANCE**  
**PART 1405 CONSTRUCTION AND FILING OF LIFE INSURANCE AND ANNUITY FORMS**  
**CHAPTER I: DEPARTMENT OF INSURANCE**

**Section 1405.40 Policy Forms**

- e) Contestability
  - 1) Limited to a maximum of two years. Permissible exceptions are *"provisions relative to benefits in the event of total and permanent disability, and provisions which grant additional insurance specifically against death by accident and except for violations of the conditions of the policy relating to naval or military service in time of war or for violation of an express condition, if any, relating to aviation (except riding as a fare-paying passenger of a commercial air line flying on regularly scheduled routes between definitely established airports)"* as provided by Section 224(1)(c) of the Illinois Insurance Code.
  - 2) The period of contestability shall be determinable from the policy, i.e., by reference to a specified issue date, policy date or effective date as referred to in subsection (v) of this Part.