

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

**Section 1405.40 Policy Forms**

- p) Supplemental Benefits – Accidental Death and Dismemberment Benefits; Prohibited Language
- 1) Supplemental Benefits may be added to a life policy, even though the Supplemental Death, Dismemberment and Loss of Eyesight Benefits are limited to accidental cause only as is provided for by Sections 4 and 362a of the Illinois Insurance Code (Ill. Rev. Stat. 1987, ch. 73, pars. 616 and 974a).
  - 2) Language in such supplemental benefits which does not employ "result" language, and which establishes an accidental means test or uses words such as "external," "violent," or "visible wound" is prohibited. Additionally, contributory language (e.g., "or indirectly," "wholly or in part," or "contributed to by") is also prohibited. For purposes of this subsection, "result" language includes but is not limited to death as a result of war, death as a result of suicide and death as a result of flying. For purposes of this subsection, accidental means test requires that both the cause and result of the accident to be an accident.
  - 3) Provisions for loss due to accident or accidental injury shall not contain language limiting, reducing or excluding liability for a loss resulting from purely accidental circumstances (e.g., involuntary, or unintentional ingestion of poison or an infectious organism, or inhalation of poisonous gases or fumes) as provided for by Section 143 of the Illinois Insurance Code.