

TITLE 50: INSURANCE
PART 2001 CONSTRUCTION AND FILING OF ACCIDENT AND HEALTH INSURANCE POLICY
FORMS
CHAPTER I: DEPARTMENT OF INSURANCE

Section 2001.20 Construction of Accident and Health Insurance Policy Forms

- q) Broad, indefinite, ambiguous and inconsistent language must be excluded from all accident and health insurance forms. Examples of such wording are:
- 1) The use of the words "indirectly" and "partly" in connection with Exclusions, Limitations and Reductions,
 - 2) The use of the word "reasonable" when used in connection with medical attendance or any other condition or requirement included in the policy form, unless use of such word results in the provision being more favorable to the insured.
 - 3) The use of such words as "appendages" "involving", "affecting", etc. in connection with specified physical conditions. Medical terms should be definite, for instance, various types of hernia should be spelled out, or provide a general statement that all types of hernia are meant.