

**TITLE 50: INSURANCE**  
**PART 2007 MINIMUM STANDARDS OF INDIVIDUAL ACCIDENT AND HEALTH INSURANCE**  
**CHAPTER I: DEPARTMENT OF INSURANCE**

**Section 2007.70 b) 1) N) Accident and Health Minimum Standards for Benefits**

b) Nothing in this Section shall preclude the issuance of any policy combining two or more categories of coverage as set forth in Section 355a(4) of the Illinois Insurance Code [215 ILCS 5/355(a)(4)].

1) General Rules

N) Total Disability or Totally Disabled for the purposes of this Section means the complete incapacity of the covered person as the result of an injury or sickness:

i) to engage in any occupation for pay or profit, or if not employed, to engage in the normal activities of a person of the same age; and

ii) which requires the regular care of a physician other than a covered person.