



## Ohio Administrative Code

### Rule 3901-1-52 Life and health insurance guaranty association disclaimer and not covered form.

Effective: [November 16, 2023](#)

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#### (A) Purpose

The purpose of this rule is to establish the form and content of the summary document and disclaimer describing the general purposes and current limitations of the Ohio life and health insurance guaranty association and the notice that the policy or contract, or portion thereof, may not be covered by the association.

#### (B) Authority

This rule is issued pursuant to the authority vested in the superintendent under section 3956.18 of the Revised Code.

#### (C) Applicability

This rule applies to all insurers, health insuring corporations, and agents providing, soliciting or negotiating coverage for direct, non-group life insurance, health insurance, including sickness and accident insurance policies and contracts, and health insuring corporation subscriber policies, contracts, certificates and agreements, annuities, certificates under direct group policies and contracts, for supplemental contracts to any of the preceding and for unallocated annuity contracts issued by member insurers.

#### (D) Delivery of summary document

Division (B)(2) of section 3956.18 of the Revised Code provides that no member insurer shall deliver a policy or contract to a policy owner, contract owner, certificate holder, or enrollee unless the summary document is delivered to the policy or contract holder prior to or at the time of delivery of the policy or contract. The document also shall be available upon request by a policy owner, contract owner, certificate holder or enrollee.



(E) Disclaimer

Division (C) of section 3956.18 of the Revised Code provides that the summary document shall contain a clear and conspicuous disclaimer on its face.

(F) Form

In providing the summary document and disclaimer described in divisions (B)(2) and (C) of section 3956.18 of the Revised Code, the insurer must use the exact form set forth in appendix I to this rule.

(G) Severability

If any portion of this rule or the application thereof to any person or circumstance is held invalid, the invalidity does not affect other provisions or applications of the rule or related rules which can be given effect without the invalid portion or application, and to this end the provisions of this rule are severable.