

11 NCAC 12 .0553 EXCESS INSURANCE: NON-DUPLICATION OF COVERAGE

(a) An accident and health policy with a nonduplication of coverage benefit may be permitted, if it contains the following sticker on the face in red:

EXCESS INSURANCE

This policy is not intended to be issued where other medical insurance exists. If other medical insurance does exist at the time of the claim, then the amounts of benefit payable by such other medical insurance will become the deductible amount of this policy if such benefits exceed the deductible amount shown in the Schedule of Benefits.

Such sticker shall be in red bold face type the size of which shall not be less than 12 points. The use of a rubber stamp will not satisfy this requirement. The use of laser print shall exempt the use of red print.

(b) A non-duplication of coverage benefit in blanket insurance shall be permitted when premiums are non-contributory and 100 percent of the participants are covered.

*History Note: Authority G.S. 58-2-40; 58-51-1; 58-65-1; 58-65-40;
Eff. July 1, 1986;
Amended Eff. February 1, 1992;
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018.*