

**11 NCAC 12 .0712 TRUNCATED COVERAGE NOTICE**

The following notice must appear in bold print on the face of the individual policy or certificate of truncated credit insurance:

**NOTICE:** The death benefit in this policy may not completely pay off your loan. If the term of your loan is longer than the term of this insurance, the death benefit is only payable if death occurs during the term of the insurance. Total disability benefits will not be paid for any period of total disability continuing after the termination date shown in the schedule.

*History Note: Authority G.S. 58-2-40; 58-57-20; 58-57-70;  
Eff. January 1, 1994;  
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1, 2018.*