

Sec. 6. This act shall become effective upon approval by a majority of the governing body of the county of Hennepin and upon compliance with Minnesota Statutes, Section 645.021.

Approved June 6, 1969.

CHAPTER 985—S. F. No. 252

An act relating to accident and sickness insurance; amending Minnesota Statutes 1967, Section 62A.03, Subdivision 1.

Be it enacted by the Legislature of the State of Minnesota:

Section 1. Minnesota Statutes 1967, Section 62A.03, Subdivision 1, is amended to read:

62A.03 Insurance; accident and sickness policies. Subdivision 1. **Conditions.** No policy of individual accident and sickness insurance shall be delivered or issued for delivery to any person in this state unless the following conditions are met:

(1) **Premium.** The entire money and other considerations therefor are expressed therein.

(2) **Time effective.** The time at which the insurance takes effect and terminates is expressed therein.

(3) **One person.** It purports to insure only one person, except that a policy may insure, originally or by subsequent amendment, upon the application of an adult member of a family who shall be deemed the policyholder, any two or more eligible members of that family, including:

(a) husband

(b) wife

(c) dependent children

(d) any children under a specified age which shall not exceed 19 years

(e) any other person dependent upon the policyholder.

(4) **Appearance.** The style, arrangement and over-all appearance of the policy give no undue prominence to any portion of the text, and unless every printed portion of the text of the policy and

Changes or additions indicated by *italics*, deletions by ~~strikeout~~.

of any endorsements or attached papers is plainly printed in light-face type of a style in general use, the size of which shall be uniform and not less than ten point with a lower case unspaced alphabet length not less than 120 point (the "text" shall include all printed matter except the name and address of the insurer, name or title of the policy, the brief description, if any, the reference to renewal or cancellation by a separate statement, if any, the captions and subcaptions).

(5) **Description of policy.** The policy, on the first page, shall indicate or refer to its provisions for renewal or cancellation either in the brief description, if any, or by a separate statement printed in type not smaller than the type used for captions, or by a separate provision bearing a caption which accurately describes the renewability or cancellability of the policy.

(6) **Exceptions in policy.** The exceptions and reductions of indemnity are set forth in the policy and, except those which are set forth in section 62A.04, are printed, at the insurer's option, either included with the benefit provision to which they apply, or under an appropriate caption such as "EXCEPTIONS," or "EXCEPTIONS AND REDUCTIONS," provided that if an exception or reduction specifically applies only to a particular benefit of the policy, a statement of such exception or reduction shall be included with the benefit provision to which it applies.

(7) **Form number.** Each such form, including riders and endorsements, shall be identified by a form number in the lower left hand corner of the first page thereof.

(8) **No incorporation by reference.** It contains no provision purporting to make any portion of the charter, rules, constitution, or bylaws of the insurer a part of the policy unless such portion is set forth in full in the policy, except in the case of the incorporation of, or reference to, a statement of rates or classification of risks, or short rate table filed with the commissioner.

(9) **Medical benefits.** If the policy contains a provision for medical expense benefits, the term "medical benefits" or similar terms as used therein shall include treatments by all licensed practitioners of the healing arts unless the policy specifically states the practitioners whose services are covered. *If the insurer offers a policy containing a provision for medical expense benefits, it shall offer as a part thereof an optional rider or endorsement which defines such benefits as including treatments by all licensed practitioners of the healing arts.*

Approved June 6, 1969.

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