

**60A.42 DISABILITY INCOME COVERAGE; PROHIBITED PROVISION.**

No policy, contract, certificate, or agreement offered or issued in this state providing for disability income protection coverage may contain a provision purporting to reserve discretion to the insurer to interpret the terms of the contract or provide a standard of review that is inconsistent with the laws of this state, or less favorable to the enrollee when a claim is denied than a preponderance of the evidence standard.

**History:** 2015 c 59 s 1