**20:06:06:04.02.  Credit health insurance -- Exclusions and restrictions allowed.** The premium rates specified in § 20:06:06:04 are for policies which contain no exclusion for preexisting conditions except for those conditions which manifested themselves to the insured by requiring medical diagnosis or treatment, or would have caused a reasonably prudent person to have sought medical diagnosis or treatment, within six months preceding the effective date of the insurance and which caused loss within the six months following the effective date of coverage; however, any disability commencing after that time resulting from such conditions shall be covered. For open end accounts, the effective date of coverage for each part of the insurance attributable to a different advance or charge to the plan or account is the date on which the advance or charge is posted to the plan or account. Any contract to which the credit health insurance rates apply may contain provisions excluding or restricting coverage in the event of total disability resulting from pregnancy, intentionally self-inflicted injuries, foreign travel or residence, flight in nonscheduled aircraft, war or military service. Except in unusual cases, such insurance shall not be sold to military persons, since their pay continues through periods of disability. The policies may contain the same age limitation on eligibility as set forth for credit life policies.

**Source:** 5 SDR 91, effective April 25, 1979; 12 SDR 151, 12 SDR 155, effective July 1, 1986; 38 SDR 116, effective January 10, 2012.

**General Authority:** SDCL 58-19-34.

**Law Implemented:** SDCL 58-17-97, 58-19-26.