## FIRST ENGROSSMENT

Sixty-sixth Legislative Assembly of North Dakota

## **ENGROSSED HOUSE BILL NO. 1468**

Introduced by

Representatives Mock, Beadle, Kasper, Porter, Roers Jones, D. Ruby Senators D. Larson, J. Lee, Mathern, Myrdal, Oban

- 1 A BILL for an Act to create and enact a new section to chapter 26.1-33 of the North Dakota
- 2 Century Code, relating to life insurance policy disclosures; and to provide for application.

## 3 BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:

- 4 **SECTION 1.** A new section to chapter 26.1-33 of the North Dakota Century Code is created and enacted as follows:
- 6 Life of a child Disclosure.
- A group life insurance policy issued in this state which insures the life of a newborn child of
- 8 the certificate holder may not include a provision delaying coverage on the life of the newborn
- 9 <u>child for a specified period, unless the existence and length of the waiting period is prominently</u>
- disclosed in the certificate or rider or otherwise disclosed by the group policyholder to a
- 11 <u>certificate holder at the time the certificate holder becomes eligible or enrolls for the coverage.</u>
- 12 **SECTION 2. APPLICATION NOTIFICATION.** Section 1 of this Act applies to life insurance
- policies issued in this state after July 31, 2019. The insurance commissioner shall require an
- 14 insurer with a life insurance policy issued before the effective date of this Act, which contains a
- waiting period, notify the insured of the existence of that waiting period.