

**31A-22-1411 Incontestability period.**

- (1) For a policy or certificate that has been in force for less than six months, an insurer may rescind a long-term care insurance policy or certificate upon a showing of misrepresentation that is material to the acceptance for coverage.
- (2) For a policy or certificate that has been in force for at least six months but less than two years, an insurer may rescind a long-term care insurance policy or certificate upon a showing of misrepresentation that:
  - (a) is material to the acceptance for coverage; and
  - (b) pertains to the condition for which benefits are sought.

Enacted by Chapter 344, 1995 General Session