

**31A-22-600 Scope of Part 6.**

- (1) Except where a provision's application is otherwise specifically limited, this part applies to all:
  - (a) accident and health insurance contracts, including credit accident and health;
  - (b) franchise;
  - (c) group contracts; and
  - (d) a life insurance and annuity policy, but only if:
    - (i) it includes supplemental benefits and riders including accelerated benefits; and
    - (ii) receipt of benefits is contingent on morbidity requirements.
- (2) Nothing in this part applies to or affects:
  - (a) workers' compensation insurance;
  - (b) reinsurance; or
  - (c) accident and health insurance when it is part of or supplemental to liability, steam boiler, elevator, automobile, or other insurance covering loss of or damage to property, provided the loss, damage, or expense arises out of a hazard directly related to the other insurance.
- (3) Except as provided in Subsection (1), this part does not apply to or affect a life insurance or annuity policy including a life insurance policy:
  - (a) with a rider or supplemental benefit that accelerates the death benefit contingent upon a mortality risk specifically for one or more of the qualifying events of:
    - (i) terminal illness;
    - (ii) medical conditions requiring extraordinary medical intervention; or
    - (iii) permanent institutional confinement; and
  - (b) that provides the option of a lump-sum payment for those benefits.

Amended by Chapter 116, 2001 General Session