

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  
5 and enacted as follows:

6 **Life of a child - Disclosure.**

7 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 child for a specified period, unless the existence and length of the waiting period is prominently  
10 disclosed in the certificate or rider or otherwise disclosed by the group policyholder to a  
11 certificate holder at the time the certificate holder becomes eligible or enrolls for the coverage.

12 **SECTION 2. APPLICATION - NOTIFICATION.** Section 1 of this Act applies to life insurance  
13 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  
15 waiting period, notify the insured of the existence of that waiting period.