

Review Requirements Checklist
GROUP ACCIDENT ONLY AND INDEMNITY INSURANCE

NOTICE: This checklist must be completed in its entirety and included with each submitted form. Failure to provide a completed checklist will result in a delay of the review of the submission and may result in rejection of the filing.

This document is intended to assist carriers in preparing form filings for approval by the Bureau of Insurance. It provides guidance based on current Virginia laws and regulations. It should be noted, however, that this checklist should not be used exclusive of other important resources, including, but not limited to, any and all other applicable state insurance laws and associated rules and regulations. It is the responsibility of the carriers to verify that submitted forms comply with all relevant statutory and regulatory requirements. Note that some regulatory references in the comments column are paraphrased. Please review the applicable citation for the full text of the requirement.

You can find out more about related laws, rules and orders from the [Administration of Insurance Regulation section](#) of our site.

The Forms and Rates Section of the Life and Health Division will review submissions based on the requirements noted in this checklist. Please contact this Section at (804) 371-9532 if you have questions or need additional information about these requirements.

| |
|------------------------|
| Company Name: |
| Third Party Filer: |
| SERFF Tracking Number: |
| Form Number: |
| |
| |

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| General Filing Requirements | | | |
| Source of Filing | 14 VAC 5-101-40 | Filings shall be submitted in SERFF or submitted in writing to the Commission. If filed by a Third-party, filing authorization must be included. | |
| Filing Description | 14 VAC 5-101-50 C 1 | Filing description must include the type of insurance form, including a description of the form and the market for which the form is intended; intentions to concentrate on a specialized market should be noted. | |
| | 14 VAC 5-101-50 C 2 | Filing description must include the form number of each form that is being filed. | |
| | 14 VAC 5-101-50 C 3 | Filing description must state whether submitted form is new, or if replacing, revising, or modifying a previously approved form and the exact changes that are intended. | |
| | 14 VAC 5-101-50 C 4 | Filing description must identify any change in benefits and indicate whether the change affects premium rates for the form. | |
| | 14 VAC 5-101-50 C 5 | Filing description must state if approval of a form submitted has been withdrawn by another regulatory body and the reasons for such a withdrawal. | |
| | 14 VAC 5-101-50 F | Any form filed that is to be used with a previously approved form, including an application, shall identify the form number, approval date, and SERFF or state tracking number in the new filing. | |
| | 14 VAC 5-101-50 G | Any amendment, endorsement, or rider that intends to revise a previously approved form shall be accompanied by the previously approved form filed as supporting documentation. | |
| HELP TIP: | | If a form filing is submitted as new in Virginia, but was previously disapproved, withdrawn, or rejected in Virginia, please provide details such as the SERFF or State tracking information, form number, and the date that the form filing was disapproved, withdrawn, or rejected if available. | |
| Forms | | | |
| Form Number | 14 VAC 5-101-60 1 | Form Number must appear in the lower left-hand corner of the first page of the form. It shall consist of numbers, letters, or a combination of both. The form number shall distinguish the form from all other forms used by the company. | |
| Company Name and Address | 14 VAC 5-101-60 2 | The full licensed name of the company, including the address of the home office, shall appear in prominent print at the top of the cover page of any policy, application, or enrollment form. The full licensed name of the company shall appear in prominent print on all other forms. | |

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| Marketing Name or Logo | 14 VAC 5-101-60 3 | A marketing name or logo also may be used on the form, provided that the marketing name or logo does not mislead as to the identity of the filing company. | |
| | 14 VAC 5-101-60 4 | The cover page of a policy also shall include the address of an office that will administer the policy, if different from the home office, a company telephone number, and company website address. | |
| Final Form – John Doe | 14 VAC 5-101-60 5 | Form must be submitted in “final form” and in “John Doe fashion” to indicate its intended use. | |
| Electronic Version | 14 VAC 5-101-60 6 | Each form that is to be used in an electronic version shall be filed in a format that matches the electronic version exactly. | |
| Readability | 14 VAC 5-101-70 A | Each form submitted for review or approval shall be written in simplified language, logically and clearly arranged, printed in a legible format and understandable to a person of average intelligence without special insurance knowledge or training. | |
| | 14 VAC 5-101-70 B | A policy of more than three pages shall include a table of contents listing the principal sections and provisions and the pages on which they are found. | |
| | 14 VAC 5-101-70 C | Defined words and terms shall be placed in a separate definition section that is clearly identified, unless only used in one section. | |
| | 14 VAC 5-101-70 D | A policy shall be divided into logically arranged sections with an appropriately named caption or heading for ease in locating desired content. Captions and headings shall be clearly set apart from the general text. | |
| | 14 VAC 5-101-70 E | Any form submitted for review or approval shall be printed in at least 10-point type size. | |
| | 14 VAC 5-101-70 F | Any policy shall achieve a minimum Flesch reading ease score of 50 or an equivalent score using another comparable test, unless otherwise specified by statute, or an exception requested pursuant to 14 VAC 5-101-70 G. | |
| Variability | 14 VAC 5-101-80 | Use of variable bracketed information shall be limited. Use of brackets within brackets is not permitted. Each instance of variable text shall appear in brackets on a form and shall be separately and completely explained in detail in a Statement of Variability document. Each explanation of variability shall appear in the same order that it appears on the form. Additional guidance is attached to SERFF General Instructions. | |

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| Certificate of Compliance | 14 VAC 5-101-110 | Each form filing shall contain a Certificate of Compliance signed by an officer of the company certifying the Flesch reading ease score of at least 50; that a review of the form has been conducted and is consistent and complies with the requirements of Title 38.2 and applicable rules and regulations; and a statement that failure to comply with these requirements will result in disapproval of the filing. | |
| Arbitration | § 38.2-312 | Contract may not deprive courts of Virginia jurisdiction in actions against insurer. Arbitration may not be binding. | |
| Fraud Notice | § 38.2-316 D 1 | Title 38.2 of the Code of Virginia does not define "Insurance Fraud". Any fraud notice that includes the term "insurance fraud" is not in compliance with this section of the Code. In Virginia, a fraud notice relating to life insurance, annuities, accident and sickness, health maintenance organizations, health services plans, credit accident and sickness and credit life insurance should not include references to imprisonment or fines. Variations in a notice warning of consequences of making fraudulent statements will be considered. | |
| <i>Other Filing Requirements</i> | | | |
| Contents of Policies | § 38.2-305 A | Each policy/contract shall specify: (1) The names of the parties to the contract, (2) The subject of insurance, (3) The risk insured against, (4) The time the insurance takes effect, and the period during which the insurance is to continue, (5) The conditions pertaining to the insurance. | |
| Important Notice | § 38.2-305 B | Each new or renewal policy/contract/certificate/evidence of coverage shall be accompanied by an important notice as stated in the statute. | |
| Rate Filing | § 38.2-316 A | Requires that rates be filed with the Commission prior to use in the Commonwealth of Virginia. | |
| Unfair Discrimination | § 38.2-508 | No person shall discriminate between individuals of the same class in the amount of premium, policy fees or rates charged for any policy. Cannot refuse to insure, refuse to continue to insure or limit coverage because of blindness, or partial blindness, mental or physical impairments. Cannot unfairly discriminate by refusing to issue, renew, cancel or limit amount of coverage solely because of geographic location. | |

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| Medicaid Eligibility | § 38.2-508.3 | Medicaid shall not be considered in determining coverage eligibility or benefits payable. | |
| Subrogation | § 38.2-3405 A | No insurance contract shall contain any provision providing for subrogation of any person's right to recovery for person injuries from a third person. | |
| COB/Liability Coverage Prohibited | § 38.2-3405 B | No contract shall contain provisions requiring a beneficiary to sign any agreement regarding proceeds of a recovery. COB provisions may not operate to reduce benefits because of benefits provided by liability insurance or related medical expenses. | |
| Worker's Comp. Exclusion | § 38.2-3405 D | The issuer shall not exclude coverage for any medical condition whenever benefits payable under workers' compensation are excluded from coverage. | |
| Reimbursement for Certain Practitioners | § 38.2-3408 | Reimbursement for service that may be legally performed by a person licensed in this Commonwealth shall not be denied because the service is rendered by the licensed practitioner. (See list of practitioners) | |
| Handicapped Children | § 38.2-3409 | Dependent children who are incapable of self-sustaining employment by reason of intellectual disability or physical handicap shall be covered beyond the specified age. | |
| Newborn Child Coverage | § 38.2-3411 | Newborn Children shall have identical coverage from moment of birth. | |
| Exclusions/Reductions | § 38.2-3415 | No group policy shall contain any provision excluding or reducing benefits because benefits have been paid or are payable under any individually underwritten and individually issued policy providing exclusively for A&S for which the entire premium is paid by the insured. | |
| Dependent Coverage | § 38.2-3525 | Coverage may be extended to insure the spouse, child, and any other class of persons as may mutually be agreed upon by the insurer and the group policyholder. | |
| Grace Period | § 38.2-3527 | Each policy shall contain a provision that the policyholder is entitled to a grace period of not less than 31 days for the payment of any premium due, except for the first premium. Coverage must continue in force during the grace period. | |
| Incontestability | § 38.2-3528 | Each policy shall contain a provision that the validity of the policy shall not be contested after it has been in force for 2 years from date of issue, except for non-payment of premiums. No statement made by the person shall be used in contesting the validity after the insurance has been in force prior to the contest for a period of 2 years and unless the statement is contained in a written statement signed by him. | |

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| Entire Contract | § 38.2-3529 | Each policy shall contain a provision that the policy, any application of the policyowner, and any individual applications of the persons insured shall constitute the entire contract between the parties. It shall state that a copy of the application of the policyowner shall be attached to policy when issued, that all statements made by the policyowner and insureds shall be deemed representations and not warranties and that no written statement made by any person insured shall be used in any contest unless a copy of the statement is furnished to the person, his beneficiary or personal representative. | |
| Evidence of Insurability | § 38.2-3530 | Each policy shall contain a provision setting forth any conditions under which the insurer reserves the right to require a person eligible for insurance to furnish evidence of individual insurability. | |
| Add'l. Exclusions/Limitations (Pre-Existing Conditions) | § 38.2-3531 | Each policy shall contain a provision specifying all additional exclusions or limitations applicable under the policy for any disease or physical condition of a person which existed prior to the effective date of person's coverage under the policy. | |
| Misstatement of Age | § 38.2-3532 | Each policy shall contain a provision that an equitable adjustment of premiums, benefits, or both, shall be made if the age of a person insured has been misstated. | |
| Individual Certificates | § 38.2-3533 | Each policy shall contain a provision that the insurer will issue to the policyholder for delivery to each person insured a certificate of insurance. | |
| Notice of Claim | § 38.2-3534 | Each policy shall contain a provision that written notice of a claim shall be given to the insurer within 20 days after the occurrence or commencement of any loss covered by the policy. | |
| Claim Forms | § 38.2-3535 | Each policy shall contain a provision that the insurer shall furnish forms for filing proof of loss within 15 days after the insurer has received notice of any claim. | |
| Proof of Loss | § 38.2-3536 | Each policy shall contain a provision that written proof of loss shall be furnished to the insurer within 90 days after the date of loss. | |
| Time of Payment of Claims | § 38.2-3537 | Each policy shall contain a provision that all benefits payable under the policy other than benefits for a loss of time shall be payable within 60 days after receipt of proof of loss. | |

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| Payment of Benefits | § 38.2-3538 | Each policy shall contain a provision that benefits for loss of life of the person insured shall be payable to the beneficiary designated by the person insured. If policy contains family status conditions, beneficiary may be the family member specified by the policy. | |
| Physical Examinations/Autopsy | § 38.2-3539 | Each policy shall contain a provision that the insurer shall have the right to examine the person for whom a claim is made, when and as often as it may reasonably require during the pendency of the claim or make an autopsy where it is not prohibited by law. | |
| Legal Actions | § 38.2-3540 | Each policy shall contain a provision that no action at law or in equity shall be brought to recover on a policy within 60 days after proof of loss has been filed in accordance with policy requirements and that no such action shall be brought after the expiration of 3 years from the time that proof of loss was required to be filed. | |
| Claims Experience (Applies to employer groups only) | § 38.2-3540.1 | Each policy shall contain a provision that a complete record of the policyholders' claims experience shall be provided, upon request. This record shall be made available not less than 30 days prior to the date upon which premiums or contractual terms of policy may be amended. | |
| Continuation (Applies to Indemnity Products Only) | § 38.2-3541 | Each policy shall contain a provision that sets forth two options regarding conversion or continuation of insurance. | |
| Termination Notice (Employer Groups Only) | § 38.2-3542 A | Certain employers shall give written notice to participating employees in the event of termination or upon the receipt of notice of termination of any such policy not later than 15 days after the termination of a self-insured plan or receipt of the notice of termination. | |

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I hereby certify that I have reviewed the attached group accident only and indemnity insurance filing and determined that it is in compliance with the group accident only and indemnity insurance checklist.

Signed: _____

Name (please print): _____

Company Name: _____

Date: _____ Phone No: () _____ FAX No: () _____

E-Mail Address: _____