**Section 2002.APPENDIX A Guidelines**

**Section 2002.ILLUSTRATION B Guideline to Section 2002.30(a)**

a) If an advertisement is circulated in Illinois from a medium published in a locality bordering Illinois, which has substantial circulation in Illinois, the advertisement must either comply with this Part, disclaim the availability of the product advertised for Illinois residents or the company must decline issue of the policy explaining to the applicant that the advertisement does not meet Illinois advertising standards.

b) If an advertisement appears in a regional publication which has a substantial amount of its circulation in Illinois, the ad will be considered "intended" for use in Illinois and it must either comply with this Part, disclaim the availability of the product advertised for Illinois residents or the company must decline issue of the policy explaining to the applicant that the advertisement does not meet Illinois advertising standards.

c) This Part applies to group and blanket as well as individual accident and sickness insurance. Certain distinctions, however, are applicable to these categories. Among them is the level of conversance with insurance, a factor which is covered by Section 2002.60(a) of this Part.