**Section 2002.APPENDIX A Guidelines**

**Section 2002.ILLUSTRATION S Guideline to Section 2002.70(c)(2)**

a) The phrase "no health questions" or words of similar import shall not be used if the policy excludes pre-existing conditions.

b) Use of a phrase such as "guaranteed issue" or "automatic issue," if the policy excludes pre-existing conditions for a certain period, must be accompanied by a statement disclosing that fact in a manner which does not minimize, render obscure or otherwise make it appear unimportant, and is otherwise consistent with Section 2002.50.