**Section 2010.APPENDIX A Interpretive Guidelines**

**Section 2010.ILLUSTRATION L Guideline to Section 2010.60(c)(1)**

This Section implements the objective of Section 2010.60(a)(4) by requiring in negative terms a description of the effect of a preexisting condition exclusion because such a exclusion is a restriction on coverage. The Section also prohibits the use of the phrase "preexisting condition" without an appropriate definition or description of the term and prohibits stating a reduction in the statutory time limit as an affirmative benefit. The words "appropriate definition or description" means that the term "preexisting condition" must be defined as it is used by the company's claims department.