**Section 2002.APPENDIX A Guidelines**

**Section 2002.ILLUSTRATION R Guideline to Section 2002.70(c)(1)**

a) This Section imposes the same disclosure standards with respect to pre-existing conditions' provisions as noted in ILLUSTRATION 0. The comments under that Illustration are equally applicable to this Section of the Part since the pre-existing conditions' provision is an exception under the Part.

b) This Part implements the objective of Section 2002.70(a)(3) by requiring in negative terms a description of the effect of a pre-existing condition exclusion because such an exclusion is a restriction on coverage. The Subdivision also prohibits the use of the phrase "pre-existing condition" without an appropriate definition or description of the term and prohibits stating a reduction in the statutory time limit (such as a reduction from two years to one year) as an affirmative benefit. The words "appropriate definition or description" mean that the term "pre-existing condition" must be defined as it is used by the company's claims department.