

304.52-070 Classification and filing of travel insurance -- Form -- Eligibility and underwriting standards.

- (1) Notwithstanding any other provision of this chapter:
 - (a) Except as provided in paragraph (b) of this subsection, travel insurance shall be classified and filed, for purposes of rates and forms, as inland marine insurance; and
 - (b) Travel insurance that provides coverage for sickness, accident, disability, or death occurring during travel, either exclusively or in conjunction with related coverages of emergency evacuation or repatriation of remains, may be classified and filed by an insurer as either health insurance or inland marine insurance.
- (2) Travel insurance may be in the form of an individual, group, or blanket policy or certificate.
- (3) Eligibility and underwriting standards for travel insurance may be developed and provided based on travel protection plans designed for individual or identified marketing or distribution channels if those standards also meet:
 - (a) The state's statutory standards for inland marine insurance, if the travel insurance is classified as inland marine insurance; or
 - (b) The state's statutory standards for health insurance, if the travel insurance is classified as health insurance.

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