**Section 1405.30 Applications**

a) General

1) The application for a policy shall contain spaces for the name and signature of the producer or other licensee who solicited and wrote the application, pursuant to Section 500-155 of the Code.

2) The size of the type in the declaration portion of an application must meet a reasonable standard of legibility.

3) In applications providing for home office endorsement, there shall be no change in the amount of insurance or benefits, unless agreed to in writing by the applicant.

4) Applications shall fully comply with the applicable Sections of Article XL of the Code (Insurance Information and Privacy Protection).

b) Health Questions

1) Questions requiring applicant's opinion regarding past or present health of a person proposed for coverage shall be asked as to the best of the applicant's knowledge and belief.

2) Questions regarding an applicant's past or present health that are phrased so as to require factual information rather than a statement of the applicant's opinion need not be qualified as described in subsection (b)(1).

3) Medical Authorization in an application may be handled in one of the following ways:

A) By a direct question to be answered "yes" or "no" that clearly indicates the applicant has or has not waived the privilege; or

B) By a statement in the declaration immediately above or in close conjunction to the signature line; or

C) By a separate authorization requiring a separate signature of the applicant or other person granting the authorization.

c) Automatic Premium Loan Provision

The application may provide for a specific election of an automatic premium loan provision if that provision is offered in the policy. Failure to elect on the part of the applicant shall result in no election of the automatic premium loan provision, as provided for in Section 1405.40(c).

d) Dividend Election

If the contract applied for is participating, the application shall provide for election of all available dividend options, as provided for in Section 1405.40(i).

e) Replacement

Applications shall be drafted to comply with the replacement provisions of 50 Ill. Adm. Code 917.

(Source: Amended at 43 Ill. Reg. 3259, effective February 25, 2019)