**Section 1405.80 Alternate and/or Insert Pages**

For "alternate" and/or "insert" pages, a company may use the following guideline:

a) If the policy jacket or the outside covers are to be used with more than one plan of insurance, the form shall be submitted on this basis. The usual title and brief explanation of the type of policy need not be placed on the jacket or covers if the front cover is less than a full policy page, or if the cover contains a window. In those instances, the applicable material shall be placed in a position on the first (or specification) page so that it would be exposed even when the cover jacket is over the first page, as provided for by Section 224(1)(m) of the Code.

b) If the policy is submitted and the review is desired with consideration given to each individual page, the insert pages shall be properly identified and the letter of submittal shall list each page as a form.

c) For submittal of alternate or insert pages to be used with existing policies in supply, if the page is to be inserted at the date of issue of the policy, consideration will be given if the form is properly identified. The submittal letter shall fully explain the changes that would be made.

d) If a change is to be made on a previously issued policy, with the consent of the policyholder, this change shall be accomplished by an endorsement or rider approved for use in the State of Illinois, as provided for by Section 1405.40(v) .

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