**Section 2003.30**  **Requirements if the Term** **"Noncancellable" Is Used in a Policy or Advertisement**

If the terms "noncancellable" or "noncancellable and guaranteed renewable" are used in a policy, or in the advertisement of a policy, the insured has the right to continue in force by the timely payment of premiums set forth in the policy:

a) until at least age 50, or

b) in the case of a policy issued after age 44, for at least five years from its date of issue, during which period the company has no right to make unilaterally any change in any provision of the policy while the policy is in force.

(Source: Amended at 25 Ill. Reg. 10190, effective July 30, 2001)