**Section 2005.50 Policy Form Requirements**

All policies which exclude the payment of a claim due to a "Pre-existing Illness" or "Pre-existing Condition" as constructed by terms used in the definition of illness or insuring clause of a policy such as "manifests", "beings", "commences", etc., shall contain a definition of these terms within any policy or contain a provision defining the terms "Pre-existing Illness" or "Pre-existing Conditions" within any policy approved by the Department of Insurance on or after the effective date of this Rule.