**Section 2010.APPENDIX A Interpretive Guidelines**

**Section 2010.ILLUSTRATION K Guideline to Section 2010.60(b)(1)**

An advertisement which is an invitation to contract as defined in Section 2010.30(j) must recite the exceptions, reductions and limitations as required by this Section and in a manner consistent with Section 2010.40.

If an exception, reduction or limitation is important enough to use in a policy, it is of sufficient importance that its existence in the policy must be referred to in the advertisement.

Some advertisements disclose exceptions, reductions and limitations as required, but the advertisement is so lengthy that it obscures the disclosure. Where the length of an advertisement has this effect, special emphasis must be given by changing the format to show the restrictions in a manner which does not minimize, render obscure or otherwise make them appear unimportant.