**Section 2010.APPENDIX A Interpretive Guidelines**

**Section 2010.ILLUSTRATION M Guideline to Section 2010.60(c)(2)**

The phrase "no health questions" or words of similar import shall not be used if the policy excludes preexisting conditions.

Use of a phrase such as "guaranteed issue," or " automatic issues," if the policy excludes preexisting conditions for a certain period, must be accompanied by a statement disclosing that fact in a manner which does not minimize, render obscure or otherwise make it appear unimportant and is otherwise consistent with Section 2010.40.