



News & Trending

PUBLICATIONS & ALERTS

BLANKET ACCIDENT AND HEALTH INSURANCE EXPANDED IN NORTH CAROLINA

07.2013

The North Carolina General Assembly recently adopted legislation expanding the types of groups that can be covered by blanket accident and health insurance policies issued here. See North Carolina Session Law 2013-199 (H.B. 240). The legislation became effective July 1, 2013.

Section 19 of Session Law 2013-199 broadens North Carolina's existing blanket a & h statutes governing the issuance of policies to common carriers, EMS departments and other similar rescue organizations, and sports leagues, teams, and tournaments. See N.C. Gen. Stat. § 58-51-75(a)(1) through (7). Section 19 also makes permissible the issuance of policies covering members of religious, charitable, recreational, educational and civic organizations; overnight, day, religious, athletic, equestrian and other camps; and account holders at banks, credit unions and other financial institutions. Id. at subsections (a)(8) through (10). Finally, Section 19 provides our Department of Insurance with discretionary authority to address the issuance of policies to legitimate risks or classes of risks other than those specifically prescribed in the statutes. Id. at subsection (a)(11).

North Carolina has substantial camp, athletic and educational communities. These legislative changes are welcome and expand opportunities for insurers writing blanket accident and health business here.

Please contact any member of Smith Anderson's Insurance Regulatory or Governmental Affairs practice groups with whom you work regularly if you have questions or desire additional information.

PROFESSIONALS

[J. Mitchell Armbruster](#)

[Martin H. Brinkley](#)

[B. Davis Horne, Jr.](#)

[Henry A. Mitchell, Jr.](#)

[W. Linville Roach](#)

[Richard Y. Stevens](#)

PRACTICE AREAS

[Government Relations](#)

Insurance Regulation

