

State of New Hampshire Insurance Department

REVIEW REQUIREMENTS CHECKLIST FOR Personal Inland Marine Travel Insurance

LINE OF BUSINESS: Personal Inland Marine Travel

TOI CODE: 09.0009

INSTRUCTIONS FOR SERFF FILINGS CHECKLIST:

- A. For a FORM filing, the completion of additional sections below must be completed, depending on the forms submitted.
- a. Policy/Description of Coverage
 - b. Endorsements
 - c. Applications

This checklist MUST be completed, signed and attached to the supporting documentation tab. This is not intended to be an all-inclusive listing of required provisions, rather guidance for areas of frequent questions and areas needing special attention. All New Hampshire Statutes and Rules are available at:

http://www.gencourt.state.nh.us/rules/state_agencies/ins.html

<http://www.gencourt.state.nh.us/rsa/html/NHTOC/NHTOC-XXXVII.htm>

TABLE OF CONTENTS

SECTION 1 GENERAL REQUIREMENTS

SECTION 2 APPLICATIONS

SECTION 3 POLICY FORM/DESCRIPTION OF COVERAGE

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	COMPLIANCE
SECTION 1 GENERAL REQUIREMENTS			
APPROVAL OF FORMS	RSA 412.5	<p>I. Every insurer and advisory organization shall file policy forms, endorsements, and other contract language covered by this chapter and RSA 264, for a waiting period of 30 days before it becomes effective, which period may be extended by the commissioner for an additional period not to exceed 30 days if written notice or electronic notice is given within the initial 30-day waiting period to the insurer or advisory organization which made the filing that additional time is needed for the consideration of the filing. Upon written application by the insurer or advisory organization, the commissioner may authorize a filing which has been reviewed to become effective before the expiration of the waiting period or extension thereof. The commissioner may disapprove such form if it contains a provision that does not comply with the requirements of law, is not in the public interest, is contrary to public policy, is inequitable, misleading, deceptive, or encourages misrepresentation of such policy. An approved filing and any supporting information that is not exempt from disclosure by law or rule shall be open to public inspection on or after the effective date of the filing. A filing shall be deemed to meet the requirements of this chapter unless disapproved by the commissioner within the waiting period or extension thereof. Every policy issued by an insurer on an unapproved form shall constitute a separate violation under RSA 412:40.</p> <p>II. No liability policy issued or delivered in this state that insures against personal risk shall contain any exclusion which would preclude coverage for intra-family or inter-spousal claims.</p> <p>III. An insurer may authorize an advisory organization to file policy forms, endorsements and other contract language on its behalf.</p> <p>IV. Every insurer and advisory organization shall provide reasonable means whereby any person aggrieved by the application of an insurer's rating system, claims practices, sales practices or underwriting procedures may be heard, in person or by an authorized representative, upon the person's written request to review the manner in which such procedures were applied in connection with insurance afforded or tendered to the person.</p>	<p>YES: NO:</p> <p>PAGE # OR IF NO:</p>

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	COMPLIANCE
COVERAGE FILING REQUIREMENTS	NHCAR Part Ins 4703.05	<p>(a) Inland marine travel insurance benefits shall be payable in connection with a covered trip, involving:</p> <ul style="list-style-type: none"> (1) Travel away from a covered individual's home for a specified time; or (2) Travel away from a covered individual's place of business for a specified time. <p>(b) Coverage may be issued to cover:</p> <ul style="list-style-type: none"> (1) Domestic travel; (2) Foreign travel; or (3) Space travel. <p>(c) The duration of the policy coverage shall not exceed the end of the scheduled period of a covered trip as provided during the individual's insurance application process, including any revisions to such period prior to the date of departure unless:</p> <ul style="list-style-type: none"> (1) Arrival at the covered individual's final destination occurs before the scheduled trip end date, in which case the coverage period may end at the time the individual arrives at this or her final destination; or (2) Arrival at the covered individual's final destination is delayed for a covered reason, in which case the coverage period may be extended until the individual arrives at the final destination; and <p>(d) The policy may be issued based upon the duration of the trip or may be issued on a monthly or annual basis, so long as coverage is only applicable to losses occurring on a covered trip.</p> <p>(e) Coverage for dependents or travel companions shall be allowed so long as the coverage is defined and covers only individuals traveling on a covered trip.</p> <p>(f) Inland marine travel insurance benefits may provide coverage for any or all of the following:</p> <ul style="list-style-type: none"> (1) Interruption, delay or cancellation of trip or event; (2) Loss or delay of baggage or personal effects incidental to planned travel; (3) Incidental emergency medical or dental expenses incurred while on a covered trip; (4) Accidental loss of life or limb incurred while on a covered trip; or (5) Other travel related expenses. <p>(g) Inland marine travel insurance may be indemnity or expense based</p>	<p>YES: NO:</p> <p>PAGE # OR IF NO:</p>

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	COMPLIANCE
		<p>coverage.</p> <p>(h) Indemnity insurance within an inland marine travel insurance policy shall not be reduced or modified based on other coverage available within the travel policy or any other coverage under an insurance policy; provided that, nothing contained in the foregoing shall require an insurer to reimburse a covered individual in an amount greater than that covered individual's actual loss.</p> <p>(i) Indemnity insurance within an inland marine travel policy shall not be reduced or modified based on receipt of any other income or any other benefits other than refunds, reimbursements, credits, or vouchers for travel made available to the insured from the insured's travel agent, travel carrier, or other travel service provider provided that, nothing contained in the foregoing shall require an insurer to reimburse a covered individual in an amount greater than that covered individual's actual loss.</p> <p>(j) Inland marine travel insurance policies may require preauthorization and provide referrals to local healthcare providers.</p>	
MASTER POLICY	RSA 412:5 I	Master Policy and certificate/description of coverage forms must be included in the submission for review.	<p>YES: NO:</p> <p>PAGE # OR IF NO:</p>
SECTION 2 APPLICATIONS			
APPLICATION DISCLOSURES	NH CAR Part Ins 4703.08	<p>(a) A statement shall be provided to an insured in prominent type in pre-purchase materials that clearly states that the coverage offered is for travel benefits only and that it is important for the insured to read the description of coverage carefully.</p> <p>(b) All applications shall contain a prominent statement by type, stamp, or other appropriate means in either contrasting color or in boldface type at least equal to the size type used for the headings or captions of sections of the application and in close conjunction to the applicant's signature block on the application which states:</p> <p style="text-align: center;">"The coverage provided by this insurance is for travel benefits only. Review your Description of Coverage carefully."</p>	<p>YES: NO:</p> <p>PAGE # OR IF NO:</p>

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	COMPLIANCE
SECTION 3 POLICY/DESCRIPTION OF COVERAGE			
CANCELLATION	RSA 417-B	<p>417-B:2 No insurer shall cancel or refuse to write or renew a policy of insurance insuring against any of the contingencies set forth in RSA 417-B:1 solely because of the age, residence, race, color, creed, national origin, ancestry, marital status, or lawful occupation, including the military service, of anyone who is or seeks to become insured or solely because another insurer has refused to write a policy, or has cancelled or has refused to renew an existing policy in which that person was the named insured.</p> <p>417-B:3 The nonrenewal of a homeowner's insurance policy is prohibited if the nonrenewal is based solely on the insured having filed a single valid claim within any one previous or current policy term. For policies that contain no fixed expiration date or that are issued for other than annual periods a term shall be considered each 12 month anniversary from the date of policy issuance. Inquiries about coverage on a policy do not constitute a valid claim.</p>	<p>YES: NO:</p> <p>PAGE # OR IF NO:</p>
CLAIMS SETTLEMENT	NHCAR Part Ins 4703.10	Personal inland marine travel insurance claims shall be subject to Ins 1002 on claim settlements.	<p>YES: NO:</p> <p>PAGE # OR IF NO:</p>

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DEFINITIONS	NHCAR Part Ins 4703.03	<p>(a) "Covered person" means an individual that is covered under an inland marine travel insurance policy. The term includes "covered individual;"</p> <p>(b) "Description of coverage" means a document that provides a brief description of the insurance coverage available under the policy and is issued to an individual policyholder or members of a group or organization that are covered under a blanket or group personal inland marine travel insurance policy. The term includes "certificate of coverage;"</p> <p>(c) "Emergency" means health care or dental services that are provided to a covered individual after the sudden onset of a medical condition that manifests itself by symptoms of sufficient severity that the absence of immediate medical attention could be expected to result in any of the following:</p> <ol style="list-style-type: none"> (1) Serious jeopardy to the patient's health; (2) Serious impairment to bodily functions; or (3) Serious dysfunction of any bodily organ or part; <p>(d) "Personal inland marine travel insurance" means coverage for personal loss that occurs incidental to planned travel away from home or business as described in this part. The term includes "inland marine travel insurance;" and</p> <p>(e) "Policyholder" means the individual or the employer, travel agency or other group in whose name the policy is issued and held.</p>	<p>YES: NO:</p> <p>PAGE # OR IF NO:</p>

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	COMPLIANCE
DESCRIPTION OF COVERAGE	NHCAR Part Ins 4703.09	<p>A certificate of coverage or description of coverage form shall be provided to all covered persons containing each item prescribed below:</p> <p>(a) A heading shall be included at the top of the certificate that contains the company name and the following text:</p> <p style="text-align: center;">"[COMPANY NAME] TRAVEL INSURANCE COVERAGE Description of Coverage/Certificate of Coverage"</p> <p>(b) The statement:</p> <p style="text-align: center;">"It is important that you understand the provisions and exclusions that are included in your travel insurance plan;"</p> <p>(c) A specific description of all the benefits contained in the policy and the benefit amounts for all coverage provided;</p> <p>(d) A specific description of any policy provisions that exclude, eliminate, restrict, reduce, limit, delay or in any other manner operate to qualify payment of the benefits contained in the policy; and</p> <p>(e) The company claim contact information, the name and address of the company and a toll-free telephone number all prominently displayed.</p>	<p>YES: NO:</p> <p>PAGE # OR IF NO:</p>

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	COMPLIANCE
DESCRIPTION OF COVERAGE DISCLOSURES	NHCAR Part Ins 4703.08	<p>(a) A statement shall be provided to an insured in prominent type in pre-purchase materials that clearly states that the coverage offered is for travel benefits only and that it is important for the insured to read the description of coverage carefully.</p> <p>(c) All inland marine travel insurance policies and certificates of coverage or descriptions of coverage shall display prominently by type, stamp, or other appropriate means on the first page of the policy or description of coverage, in either contrasting color or in boldface type at least equal to the size type used for headings or captions of sections in the form, the following statement:</p> <p style="text-align: center;">"Notice to Buyer: This insurance provides travel coverage only and is a limited benefit for unexpected emergency medical or dental care. Where the purpose of your travel is to receive medical, dental or cosmetic care, coverage for that specific treatment is not provided."</p>	<p>YES: NO:</p> <p>PAGE # OR IF NO:</p>

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MINIMUM BENEFIT REQUIREMENT	NHCAR Part Ins 4703.06	Inland marine travel insurance coverage shall: <ul style="list-style-type: none"> (a) Conform to the policy cancellation requirements of RSA 417-B; (b) Provide valuation of lost or damaged personal or business personal property on either an actual cash value basis or based on the cost to repair or replace the property; (c) For inland marine travel insurance policies that include coverage for lost or damaged personal or business property, provide a minimum coverage limit for such lost or damaged property of at least \$500; (d) For inland marine travel insurance policies that include coverage for emergency medical and dental benefits, provide such coverage with limits not exceeding \$50,000 in aggregate, exclusive of the costs of any medical transportation necessary to address a medical or dental emergency; (e) For inland marine travel insurance policies that include trip cancellation or trip interruption benefits, provide reimbursement up to the coverage limit of the policy for the lesser of: <ul style="list-style-type: none"> (1) The actual cost of the insured fare; or (2) The actual loss incurred by the policyholder or covered individual, inclusive of any refunds received or credits toward future travel; and (f) Provide to the consumer access to a toll free telephone number, staffed by the insurer 7 days a week, 24 hours a day, and prominently display this toll free number in the policy. 	YES: NO: PAGE # OR IF NO:
PROHIBITED POLICY PROVISIONS, EXCLUSIONS AND LIMITATIONS	NHCAR Part Ins 4703.07	An inland marine travel insurance policy shall not contain provisions that: <ul style="list-style-type: none"> (a) Guarantee policy renewal; (b) Provide coverage under the policy for a trip that exceeds 12 months in duration, except as authorized in this part; (c) Charge a penalty or administrative fee for trip cancellation by the covered individual; (d) Retain unearned premium payments when the trip is cancelled or terminated by the group policyholder or its affiliates; or (e) Reduce coverage based on the age of the insured. 	YES: NO: PAGE # OR IF NO:

STATE OF NEW HAMPSHIRE

CERTIFICATION FOR FORMS SUBMISSION FOR COMPLIANCE

I hereby certify that I have reviewed the applicable filing requirements for this filing and the filing complies with all applicable statutory and regulatory provisions for the state of New Hampshire.

Print Name: _____ Title: _____

Signature: _____ Date: _____