

Additional Insured's Checklist

Every effort has been made to ensure the accuracy of the information in this document. All parties should consult the Texas Insurance Code (TIC), the Texas Administrative Code (TAC), and other applicable laws.

Brief Description - [28 TAC Section 4.627](#)

Page _____ : The brief description must describe the type of rider and may not be misleading or contradict the policy provisions.

General Provisions - [TIC Chapter 1701](#) and [28 TAC Section 3.2\(9\)\(C\)](#)

Page _____ : If applicable, the rider must describe:

- Any benefit amounts.
- Any changes to benefits.
- Any conditions for rider termination.

Note: The remaining items may not apply if the rider will always be attached at issue.

Page _____ : The rider must clarify the effective date.

Page _____ : The rider must clarify which provisions (or terms) apply if there is a conflict between the policy and rider provisions.

Incontestability - [TIC Section 1101.006](#) and [28 TAC Section 4.604](#)

Page _____ : If applicable, the rider must state it is incontestable not later than two years from the rider effective date.

Misstatement of Age - [TIC Section 1101.008](#)

Page _____ : If applicable, the rider must describe any changes based on misstatement of age.

Exclusions or Limitations - [TIC Section 1101.055](#) and [28 TAC Section 4.621](#)

Page _____ : If applicable, the rider must describe any exclusions or limitations.

Premium - [TIC Chapter 1701](#) and [28 TAC Section 3.2\(9\)\(C\)](#)

Page _____ : Any rider premium must be shown separately from the policy premium, either in the rider text or on a schedule page.

Cash Values - [TIC Section 1105.004](#)

Page _____ : If the rider generates cash values, it must describe the basis for computation.

Actuarial Requirements - [28 TAC Section 3.4\(q\)](#) and [Section 7.18](#)

Page _____ : An actuarial memorandum and reserve statement must be provided, as applicable; and must be dated and signed.

Prohibited Provisions - [TIC Section 1701.062](#) and [28 TAC Section 3.1202-Section 3.1203](#)

Page _____ : Discretionary clauses are prohibited.

Additional Requirements for Dependent Child and Family Term - [28 TAC Section 4.614](#)

General Requirements - [28 TAC Section 4.614\(a\)](#)

Page _____ : The rider must specify the effect on the rider of the death of the insured(s) under the base policy prior to the expiry date(s) of the rider. The following is acceptable:

- the rider terminate, in which case no incontestability provision is required;
- the rider may convert to paid-up term insurance;
- if paid-up term insurance can be surrendered for its cash value, the rider must contain the "surrender within 30 days" statement required by the Insurance Code; the premium for the rider may be waived to the expiry date(s).

Incontestability - [28 TAC Section 4.614\(b\)](#)

Page _____ : If paid-up term insurance is available on the death of the insured under the base policy, the rider or the policy may not provide an incontestable provision for the rider less favorable than specified in the Insurance Code, with respect to the coverage for each insured from the date the coverage for that insured becomes effective.

Suicide - [28 TAC Section 4.614\(c\)](#)

Page _____ : The rider or policy must specify the effect on the rider should the insured(s) under the base policy commit suicide.

Additional Requirements for Substitute or Change of Insured's - [28 TAC Section 4.616](#)

Applications - [28 TAC Section 4.616\(a\)](#)

Page _____ : The rider shall contain a statement requiring submission of an application signed by both the owner and the substitute insured.

Evidence of Insurability - [28 TAC Section 4.616\(b\)](#)

Page _____ : The rider may require evidence of insurability of the substitute insured.

General Requirements - [28 TAC Section 4.616\(c\)](#)

Page _____ : The following shall be clearly specified:

- policy date;
- face amount;

- premium structure, including a description of the determination of premiums for a substitute insured; and
- the plan of insurance.

Disposition - [28 TAC Section 4.616\(d\)](#)

Page _____ : The disposition of the following items shall be clearly described; indebtedness under the old policy:

- inclusion or exclusion of any supplementary benefits upon exchange;
- dividends, if a participating policy; or
- adjustments of reserves and cash values.