

Bulletin 91-4

Refusal to insure if supplemental coverages rejected — automobile liability

July 15, 1991

Pursuant to SDCL 58-23-7, supplemental coverages must be offered when an application for automobile liability coverage is completed. However, the named insured has the right to reject in writing all or any one of the coverages.

If supplemental coverages for accidental death, disability or medical payments coverage are rejected by a named insured on an application for automobile insurance coverage, an insurance company may not refuse to issue a policy because the coverage is not purchased.

The provisions of this Bulletin are effective immediately.

Mary Jane Cleary
Director of Insurance