

DEPARTMENT OF INSURANCE

February 6, 2007

Bulletin 145

Indiana Life and Health Insurance Guaranty Association  
Disclaimer

[IC 27-8-8-18](#) requires the Indiana Life and Health Insurance Guaranty Association (ILHIGA) to prepare a summary document for the Commissioner's approval. The summary document must describe the general purposes and current limitations of [IC 27-8-8](#) and contain specific information as stated in [IC 27-8-8-18\(c\)](#). The ILHIGA has made the required filing, and the summary document has been approved by the Commissioner. The text of the summary document is attached to this Bulletin as an Exhibit.

Effective April 7, 2007, the ILHIGA member insurers may not deliver a policy or contract to a policy or contract owner unless the summary document is delivered to the policy or contract owner at the time of delivery of the policy or contract. The summary document must also be available upon request by a policy or contract owner. The distribution, delivery, or contents or interpretation of the summary document does not guarantee that the policy or contract or the owner of the policy or contract is covered in the event of the impairment or insolvency of a member insurer. The summary document must be revised by the ILHIGA in the event an amendment to [IC 27-8-8](#) requires. Failure to receive the summary document does not give a policy owner, a contract owner, a certificate holder, or an insured greater rights than the rights specified in [IC 27-8-8](#).

INDIANA DEPARTMENT OF INSURANCE

Jim Atterholt, Commissioner

Approved Summary Document

The Indiana Life and Health Insurance Guaranty Association provides coverage of claims under some types of policies if the insurer becomes impaired or insolvent. COVERAGE MAY NOT BE AVAILABLE FOR YOUR POLICY. Even if coverage is provided, there are significant limits and exclusions. Coverage is always conditioned on residence in this state. Other conditions may also preclude coverage.

The Indiana Life and Health Insurance Guaranty Association will respond to any questions you may have which are not answered by this document. Your insurer and agent are prohibited by law from using the existence of the association or its coverage to sell you an insurance policy.

You should not rely on availability of coverage under the Indiana Life and Health Insurance Guaranty Association when selecting an insurer.

You may contact the Indiana Life and Health Insurance Guaranty Association as follows:

Indiana Life and Health Insurance Guaranty Association  
251 E. Ohio Street, Suite 1070  
Indianapolis, IN 46204  
(317) 636-8204  
[www.inlifega.org](http://www.inlifega.org)

You may contact the Indiana Department of Insurance as follows:

Indiana Department of Insurance  
311 W. Washington Street  
Indianapolis, IN 46204  
(317) 232-2385  
[www.in.gov/idoi](http://www.in.gov/idoi)

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