

TERRORISM AND WAR RISK EXCLUSIONS

The date following each state indicates the last time information for the state was reviewed/changed.

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
AL (3/24)	§ 27-14-23	All	No	No insurance contract issued to a citizen of this state by an insurer organized under the laws of a foreign country shall be invalidated by the occurrence of hostilities between the foreign country and the United States.
	§ 27-15-24	Individual life	No	A policy may exclude or restrict coverage in the event of death as a result of war, declared or undeclared, or of action by military forces, or of any act or hazard of war or action, or of service in the military, naval or air forces or in civilian forces auxiliary thereto, or from any cause while a member of the military, naval or air forces of any country at war, declared or undeclared, or of any country engaged in a military action.
	AAC 482-1-091-.06	Long-term care	No	Policy may limit or exclude coverage for illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
	AAC 482-1-117-.10	Credit life and disability insurance	No	Policy may exclude or restrict liability in the event of disability caused due to war or act of war.
AK (3/24)	§ 21.45.250	Individual life	No	A policy may exclude or restrict coverage in the event of death as a result, directly or indirectly, of war, declared or undeclared, or of action by military forces, or of any act or hazard of war or action, or of service in the military, naval or air forces or in civilian forces auxiliary, or from any cause while a member of the military, naval or air forces of any country at war, declared or undeclared, or of any country engaged in a military action.
	3 AAC 28.335	Credit life	No	Insurer may exclude coverage for death or disability resulting from war or act of war.
	3 AAC 28.352	Credit unemployment	No	Coverage for unemployment may be excluded for war or act of war.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
AZ (3/24)	§ 20-1226	Individual life	No	A policy may exclude or restrict coverage in the event of death that occurs as a result, directly or indirectly, of war, declared or undeclared, or of action by military forces, or of any act or hazard of war or action, or of service in the military, naval or air forces or in civilian forces auxiliary, or from any cause while a member of the military, naval or air forces of any country at war, declared or undeclared, or of any country engaged in a military action.
	§ 20-1503	Commercial fire	Yes	May exclude coverage for loss by fire or other perils if loss caused directly or indirectly by terrorism and involves risks other than a type of risk listed in Article 12 of this chapter.
	§ 20-1606.01	Credit unemployment	No	Coverage may be excluded for unemployment due to war.
	A.A.C. R20-6-1004	Long-term care	No	Policy may limit or exclude coverage for illness, treatment or medical condition arising out of war, declared or undeclared, or act of war.
AR (3/24)	§ 23-81-115	Individual life	No	A policy may exclude or restrict coverage in the event of death as a result, directly or indirectly, of war, declared or undeclared, or of action by military forces, or of any act or hazard of war or action, or of service in the military, naval or air forces or in civilian forces auxiliary, or from any cause while a member of the military, naval or air forces of any country at war, declared or undeclared, or of any country engaged in a military action.
	§ 23-79-510	Health	No	Insurer shall not cover illness or injury due to acts of war.
	Ark. Admin. Code 054.00.18-6	Health	No	Policy may limit or exclude coverage for illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared); service in the armed forces or unites auxiliary.
	Ark. Admin. Code 054.00.12-7	Credit disability insurance	No	The credit disability insurance contract does not cover disabilities resulting from war or military service.
	Ark. Admin. Code 054.00.13-6	Long-term care	No	Coverage may be excluded if illness, treatment or medical condition arises out of war or act of war (whether declared or undeclared).

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
CA (3/24)	Ins. §§ 10206.5; 10223	Group life, blanket life	No	A policy may provide that the insurer is not liable, or is liable only in a reduced amount, for losses arising from conditions relating to war or acts of war or relating to military or naval service.
	Ins. § 10235.8	Long-term care	No	Policy may limit or exclude coverage for illness, treatment, medical condition, or accident arising out of war or act of war, whether declared or undeclared.
	10 CCR § 2220.8	Individual disability	No	May exclude coverage for war.
CO (3/24)	§ 10-7-102	Life insurance	No	Insurance company may contest the enforcement of a life insurance policy for a violation of the conditions of the policy relating to naval and military service in time of war.
	3 CCR 702-4:4-4-1 § 6	Long-term care	No	Policy may limit or exclude coverage for illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
	3 CCR 702-4:4-9-2	Credit accident, health, and unemployment insurance	No	Credit Accident and Health Insurance policies may exclude coverage for war. Credit Unemployment Insurance may exclude coverage for unemployment due to the insured debtor's war.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
CT (3/24)	§ 38a-307a	Property & casualty	Yes	For any master policy that is required to be purchased by a condominium association or by a unit owners' association, the standard fire insurance policy may provide that the company shall not be liable for loss by fire or other perils insured against in the policy caused, directly or indirectly, by terrorism, as defined by the insurance commissioner until the expiration of T.R.I.A. For any other commercial risk insurance policy, same as above, provided the premiums charged for such policy shall reflect any savings projected from the exclusion of such perils.
	§§ 38a-334-5; 38a-334-7	Automobile	No	The insurer's obligation to pay and defend may be made inapplicable to any bodily injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing. The insurer's obligation to make medical payments may be made inapplicable to injury resulting from insurrection, rebellion, revolution or war.
	§ 38a-495-4	Medicare supplement	No	Policy may limit or exclude coverage for illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
	§§ 38a-501-11; 38a-528-4	Long-term care	No	Policy does not cover loss which is caused by declared or undeclared war or any act thereof.
	§ 38a-505-7	Health	No	Policy may limit or exclude coverage for illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
DE (3/24)	18 Del.C. § 2926	Individual life	No	A policy may exclude or restrict coverage in the event of death as a result, directly or indirectly, of war, declared or undeclared, or of action by military forces, or of any act or hazard of war or action, or of service in the military, naval or air forces or in civilian forces auxiliary, or from any cause while a member of the military, naval or air forces of any country at war, declared or undeclared, or of any country engaged in a military action.
	18 DE ADC 1304-6.0; 1308 Appendix A; 1308 Appendix B	Health	No	Policy may limit or exclude illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
	18 DE ADC 1404-6.0	Long-term care	No	Policy may limit or exclude illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
DC (3/24)	§ 31-4722	Industrial life	No	May exclude or contest payment of the policy due to death resulting from naval or military service in time of war.
	§ 31-4705	Annuity and pure endowment contracts	No	Policy may exclude or contest payment if death results from naval or military service during war time.
	§ 31-4703	Life policies	No	Policy may exclude or contest payment if death results from naval or military service during war time.
	26-A DCMR § 2603	Long-term care	No	Policy may limit or exclude illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
FL (3/24)	§ 641.3903	HMOs	No	To the extent that a national disaster, war, riot, civil insurrection, epidemic, or any other emergency or similar event not within the control of the health maintenance organization results in the inability of the facilities, personnel, or financial resources of the health maintenance organization to provide or arrange for provision of a health service in accordance with requirements of this part, the health maintenance organization is required only to make a good faith effort to provide or arrange for provision of the service, taking into account the impact of the event.
	Rule 69O-157.012; 69O-157.104	Long-term care	No	Policy may limit or exclude illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
	Rule 69O-154.105	Individual health policies	No	Policy may exclude basic hospital, medical, surgical, hospital indemnity, major medical, disability income, accident only, specified disease, and specified accident resulting from war, declared or undeclared, or any act thereof.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
GA (3/24)	§ 33-25-5	Individual life	No	A policy may exclude or restrict coverage in the event of death as a result, directly or indirectly, of war, declared or undeclared, or of any act or hazard of war.
	R & Regs. 120-2-16-.06	Long-term care	No	Policy may limit or exclude illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
	R & Regs. 120-2-65-.03	Auto	No	May use war exclusion if included in the policy at the time of issuance.
	R & Regs. 120-2-66-.03	Property	No	May use war exclusion if included in the policy at the time of issuance.
	R & Regs. 120-2-27-.08	Credit life and credit health	No	Credit accident and sickness forms filed with the commissioner may exclude coverage for disability resulting from war or military service.
	R & Regs. 120-2-19-.01	Standard fire property	No	This company shall not be liable for loss by fire or other perils insured against in this policy caused, directly or indirectly, by: enemy attack by armed forces, including action taken by military, naval or air forces in resisting an actual or an immediately impending enemy attack; invasion; insurrection; rebellion; revolution; civil war; usurped power; order of any civil authority except acts of destruction at the time of and for the purpose of preventing the spread of fire, provided that such fire did not originate from any of the perils excluded by this policy.
HI (3/24)	§ 431:10D-108	Individual life	No	A policy may contain provisions excluding or restricting coverage in event of death as a result directly or indirectly of war, declared or undeclared, or of any act or hazard of war.
	§ 431:10H-203	Long-term care	No	May exclude illness, treatment or medical condition arising out of war or act of war, whether declared or undeclared.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
ID (3/24)	§ 41-1925	Individual life	No	A policy may exclude or restrict coverage in the event of death as a result, directly or indirectly, of war, declared or undeclared, or of action by military forces, or of any act or hazard of war or action, or of service in the military, naval or air forces or in civilian forces auxiliary, or from any cause while a member of the military, naval or air forces of any country at war, declared or undeclared, or of any country engaged in a military action.
	§ 41-2401	Standard Fire	Yes	May exclude for indirect or direct acts of terrorism. “Terrorism” means a violent act or an act that: is dangerous to human life, property or infrastructure; results in damage within the United States, or outside of the U.S. in the case of an air carrier or vessel; and is committed by an individual or individuals, as part of an effort to coerce the civilian population of the U.S. or to influence the policy or affect the conduct of the U.S. government by coercion.
	IDAPA 18.04.08.020	Disability	No	Policy may limit or exclude illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
	IDAPA 18.04.11.012	Long-term care	No	Policy may limit or exclude illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
	IDAPA 18.04.12.081	Small employer health	No	Policy may exclude injury or sickness caused by war or armed international conflict.
	IDAPA 18.04.13.081	Individual health	No	Policy may exclude injury or sickness caused by war or armed international conflict.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
IL (3/24)	215 ILCS 105/8	Health	No	Coverage or expenses shall not include illness or injury due to acts of war.
	215 ILCS 5/224	Life	No	May exclude or contest coverage for death from military or naval service during war time.
	215 ILCS 5/229	Industrial life	No	May exclude or contest coverage for death from military or naval service during war time.
	215 ILCS 5/226	Annuities and pure endowment	No	Company may not have to pay except for violations of the conditions of the contract relating to military or naval service in time of war.
	50 Ill.Adm.Code §§ 1402.10 to 1402.30; 1703.10 to 1703.30	Individual life	No	Risk of death may be excluded as a result of war or act of war, if the cause of death occurs while the insured is serving in the military, naval or air forces of any country, combination of countries or international organization, provided the death occurs while in the military forces or within 6 months after termination of service in the military forces; or as a result of the special hazards incident to service in the military, naval or air forces of any country, combination of countries or international organization, if the cause of death occurs while the insured is serving in such forces and is outside the home area, provided such death occurs outside the home area or within 6 months after the insured's return to the home area in the forces or within 6 months after the termination of service in the forces, whichever is earlier. Non-combatant civilians may be subject to war exclusion while serving in civilian non-combatative unit with same time periods. Civilians may be excluded from coverage within 2 years of policy issue while the insured is outside the home area. War is considered a declared war or armed aggression by one or more countries.
	50 Ill.Adm.Code § 2007.60	Individual health	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	50 Ill.Adm.Code § 2012.50	Long-term care	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
IN (3/24)	§ 27-1-12-6	Individual life	No	May exclude or contest coverage for death resulting from naval and military service in time of war.
	760 IAC 1-5.1-6	Credit life	No	Coverage may exclude death resulting from war or any act of war.
	760 IAC 1-5.1-7	Credit accident and health	No	Coverage may exclude disabilities resulting from war or any act of war.
	760 IAC 2-3-2	Long-term care	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared) or service in the armed forces or units auxiliary.
IA (3/24)	§ 515.109	Fire	No	Company may deny coverage based on loss by fire caused, directly or indirectly, by: enemy attack by armed forces, including action taken by military, naval or air forces in resisting an actual or an immediately impending enemy attack; invasion; insurrection; rebellion; revolution; civil war; usurped power.
	IAC 191-36.5(514D)	Individual health	No	Policy may limit or exclude illness or medical condition arising out of war or act of war (whether declared or undeclared).
	IAC 191-75.10(513C)	Individual health	No	No benefits will be provided for services, supplies, or charges for illness or injury suffered as a result of any act of war, declared or undeclared or military service.
	IAC 191-39.6(514G)	Long-term care	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	IAC 191-71.14(513B)	Small group health	No	No benefits will be provided for services, supplies, or charges for illness or injury suffered as a result of any act of war or while in the military service.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
KS (3/24)	§ 40-420	Individual life	No	Policy may contain provisions relative to naval or military service.
	§ 40-423	Industrial life	No	Company may not have to pay for illness or death caused by or related to war or military service.
	§ 40-2123	Health	No	Expenses not covered shall include expenses for illness or injury due to an act of war.
	K.A.R. 40-4-37b	Long-term care	No	Policy may limit or exclude illness, treatment, medical condition, or accident arising out of war or act of war, whether declared or undeclared.
	K.A.R. 40-5-107	Credit insurance	No	Contracts may restrict coverage in the event of total disability resulting from war.
KY (3/24)	§ 304.15-260	Individual life	No	A policy may exclude or restrict coverage in the event of death as a result, directly or indirectly, of war, declared or undeclared, or of action by military forces, or of any act or hazard of war or action, or of service in the military, naval or air forces or in civilian forces auxiliary, or from any cause while a member of the military, naval or air forces of any country at war, declared or undeclared, or of any country engaged in a military action.
	§ 304.19-080	Industrial life	No	The contract may exclude or restrict liability in the event of death or disability caused by war or military service.
	806 KAR 17:081	Long-term care	No	Policy may limit or exclude illness, treatment, medical condition or accident arising out of war or act of war (whether declared or undeclared).
	806 KAR 17:085	Short-term nursing home care	No	Policy may limit or exclude illness, treatment, medical condition or accident arising out of war or act of war (whether declared or undeclared).

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
LA (3/24)	§ 22:931	Individual life	No	Policy may contain provisions excluding or restricting coverage in the event of death occurring as a result of war declared or undeclared under conditions specified in the policy. While either in the military, naval, or air forces of any country at war, declared or undeclared, or any ambulance, medical, hospital, or civilian noncombatant unit serving with such forces, either while serving with or within 6 months after termination of service in such forces or units.
	§ 22:943	Group life	No	May exclude or restrict coverage for death as a result of war declared or undeclared under conditions specified in the policy or while in the military, naval, or air forces of any country at war, declared or undeclared; or in any ambulance, medical, hospital, or civilian noncombatant unit serving with such forces, either while serving with or within 6 months after termination of service in such forces or units.
	§ 22:149	Industrial life	No	Policy may contain provisions excluding or restricting coverage in the event of death occurring as a result of war declared or undeclared under conditions specified in the policy. While in the military, naval, or air forces of any country at war declared or undeclared or any ambulance, medical, hospital, or civilian noncombatant units serving with such forces, either while serving with or within 6 months after termination of service in such forces or units.
	§ 22:1213	Louisiana health plan coverage	No	Illness or injury due to acts of war is not a covered expense.
	§ 22:1311	Fire insurance	Yes	This company shall not be liable for loss by fire or other perils insured against in a policy caused, directly or indirectly, by: enemy attack by armed forces, including action taken by military, naval, or air forces in resisting an actual or an immediately impending enemy attack; invasion; insurrection; rebellion; revolution; civil war; usurped power. For commercial policies, the standard policy of fire insurance shall not cover loss or damage caused, directly or indirectly, by terrorism, unless an endorsement specifically assuming coverage for loss or damage caused by terrorism is attached to the policy.
	LAC 37:XIII.1909	Long-term care	No	Policy may limit or exclude illness, treatment, medical condition, or accident arising out of war or act of war (whether declared or undeclared).

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
ME (3/24)	24-A M.R.S.A. § 2525	Individual life	No	A policy may exclude or restrict coverage in the event of death as a result, directly or indirectly, of war, declared or undeclared, or of action by military forces, or of any act or hazard of war or action, or of service in the military, naval or air forces or in civilian forces auxiliary, or from any cause while a member of the military, naval or air forces of any country at war, declared or undeclared, or of any country engaged in a military action.
	24-A M.R.S.A. § 3002	Fire	No	Company shall not be liable for loss by fire or other perils insured against in this policy caused, directly or indirectly by: enemy attack by armed forces, including action taken by military, naval or air forces in resisting an actual or an immediately impending enemy attack; invasion; insurrection; rebellion; revolution; civil war; usurped power.
	02-031 CMR Ch. 755, § 5	Health	No	Policy may contain coverage limitations or exclusions deemed reasonable by the superintendent including illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared), participation in a felony, riot, or insurrection, or service in the armed forces or units auxiliary to it.
	02-031 CMR Ch. 270, § 6	Medicare supplement	No	Policy may limit or exclude coverage for illness, medical condition, or treatment, arising out of war or act of war (whether declared or undeclared) or service in the armed forces or units auxiliary.
	02-031 CMR Ch. 425, § 6	Long-term care	No	Policy may limit or exclude coverage for illness, medical condition, or treatment arising from war or act of war (whether declared or undeclared).

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
MD (3/24)	Ins. § 16-215	Individual life	Yes	<p>A policy of life insurance may exclude or restrict liability for death that is a direct or indirect result of:</p> <ol style="list-style-type: none"> 1. A declared or undeclared war; 2. Action by military forces; 3. An act or hazard of a declared or undeclared war or of an action by military forces; 4. Service in the military forces or in civilian forces auxiliary to the military forces; or, 5. Any cause while the insured is a member of the military forces of any country at war, declared or undeclared, or of any country engaged in an action by military forces. <p>May not exclude or restrict liability for death that is the result of an act of terrorism that the covered person did not commit and in which the covered person did not participate.</p>
	Ins. § 18-109; COMAR 31.14.01.04	Long-term care	No	A policy or certificate of long-term care insurance may limit or exclude coverage of an illness, treatment, or medical conditions arising out of a declared or undeclared war or act of war.
	COMAR 31.12.04.04	Dental benefit plan	No	If plan dentists cannot render necessary care and treatment to the enrollee due to circumstances not reasonably within the control of the dental plan organization, such as complete or partial destruction of facilities, war, riot, civil insurrection, labor disputes, or the disability of a significant number of the plan dentists, then the enrollee may seek treatment from an independent licensed dentist of the enrollee's own choosing.
	COMAR 31.10.05.06	Medicare supplement	No	Policy may limit or exclude coverage for illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
MA (3/24)	211 CMR 65.05	Long-term care	No	Policy may limit illnesses, treatments, or conditions arising out of war or act of war (whether declared or undeclared).

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
MI (3/24)	§ 500.4042	Individual life	No	May limit payment to policy reserves if death results from military or naval service.
	§ 500.4242	Industrial life	No	May limit payment to policy reserves if death results from military or naval service.
	§ 500.3905	Long-term care	No	Policy may limit or exclude coverage for illness, treatment or medical condition arising out of war or act of war, declared or undeclared.
	§ 500.2834	Fire	Yes	A commercial fire insurance policy may exclude coverage for loss by fire or other perils insured against if the fire or perils were caused directly or indirectly by terrorism.
	§ 500.6868	Uniform mutual fire policy	No	This company shall not be liable for loss by fire or other perils insured against in this policy caused, directly or indirectly, by enemy attack by armed forces, including action taken by military, naval or air forces in resisting an actual or an immediately impending enemy attack; invasion, insurrection; rebellion; revolution; civil war; usurped power; order of any civil authority except acts of destruction at the time of and for the purpose of preventing the spread of fire.
MN (3/24)	§§ 61A.06; 61A.03	Individual life	No	May limit payment to policy reserves or contest payment if death results from military, naval or air services of any country at war.
	§ 62S.15	Long-term care	No	May exclude coverage for illness, treatment, or medical condition arising out of war or acts of war.
	§ 65A.01	Commercial fire	Yes	This company shall not be liable for loss by fire or other perils insured against in this policy caused, directly or indirectly, by enemy attack by armed forces, including action taken by military, naval or air forces in resisting an actual or immediately impending enemy attack, invasion, insurrection, rebellion, revolution, civil war, usurped power, or order of any civil authority except acts of destruction at the time of and for the purpose of preventing the spread of fire, providing that such fire did not originate from any of the perils excluded by this policy. A commercial fire insurance policy may exclude coverage for loss by fire if caused directly or indirectly by terrorism.
MS (3/24)	Miss. Admin. Code Pt. 3, R. 8.07	Long-term care	No	May exclude coverage for illness, treatment or medical condition arising out of war or acts of war, declared or undeclared.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
MO (3/24)	20 CSR 400-1.080	Life	No	Any policy of life insurance issued in this state containing any special war risk and aviation exclusion must have printed or stamped across its face “Certain War Risks Are Not Assumed.”
	20 CSR §§ 400-3.200; 400-3.500	Medicare supplement	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	20 CSR § 400-4.100	Long-term care	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
MT (3/24)	§ 33-20-121	Individual life	No	A policy may exclude or restrict coverage in the event of death as a result of war, declared or undeclared, or of action by military forces, or of any act or hazard of war or action, or of service in the military, naval or air forces or in civilian forces auxiliary, or from any cause while a member of the military, naval or air forces of any country at war, declared or undeclared, or of any country engaged in a military action.
	Mont.Admin.R. 6.6.3104	Long-term care	No	Policy may limit or exclude illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
	Mont.Admin.R. 6.6.1105	Credit life and disability insurance	No	A policy may exclude or restrict coverage for war or military service. Except in unusual cases, such insurance should not be sold to military persons.
NE (3/24)	§ 44-502	Life endowment	No	A policy shall be contestable when death results from war or acts of war, declared or undeclared, where such limitations shall have been found by the director of insurance to be in keeping with the interests of the policyholders of the company and to not be unfairly discriminatory.
	Neb. Admin. R. & Regs. Tit. 210, Ch. 46, § 006	Long-term care	No	May exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	Neb. Admin. R. & Regs. Tit. 210, Ch. 44, § 006	Comprehensive health insurance pool	No	No benefits shall be payable for loss that results from an act of declared or undeclared war.
	Neb. Admin. R. & Regs. Tit. 210, Ch. 22, § 004	Credit life and health	No	May exclude or restrict coverage in the event of disability caused as a result of war or military service.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
NV (3/24)	§ 688A.260	Individual life and annuity	No	A policy may exclude or restrict coverage in the event of death as a result of war, declared or undeclared, or of action by military forces, or of any act or hazard of war or action, or of service in the military, naval or air forces or in civilian forces auxiliary, or from any cause while a member of the military, naval or air forces of any country at war, declared or undeclared, or of any country engaged in a military action.
	NAC 687B.090	Long-term care	No	Policy may limit or exclude coverage for illness, treatment or medical condition arising out of war or act of war, whether declared or undeclared.
	NAC 690A.135	Credit life, accident and health	No	May exclude disabilities caused by war or act of war.
	NAC 690A.040	Credit unemployment insurance	No	Coverage may be excluded for unemployment resulting war.
NH (3/24)	§ 407:22	Standard fire	Yes	Coverage may be excluded for loss by fire caused, directly or indirectly, by: enemy attack by armed forces, including action taken by military, naval or air forces in resisting an actual or an immediately impending enemy attack; invasion; insurrection; rebellion; revolution; civil war; usurped power; terrorism; order of any civil authority except acts of destruction at the time of and for the purpose of preventing the spread of fire, provided that such fire did not originate from any of the perils excluded by this policy.
	NH ADC Ins. 3601.05	Long-term care	No	A policy may limit or exclude coverage for illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
	NH ADC Ins. 1902.05	Medicare	No	A Medicare supplement policy may limit or exclude coverage for illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
	NH ADC Ins. 401.05	Individual life and annuity	No	A policy may exclude coverage based on violations of the policy relating to naval or military service in time of war. May contest the policy due to violations relating to naval or military service in time of war.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
NJ (3/24)	§ 17:36-5.20	Standard fire	No	Company shall not be liable for loss by fire caused, directly or indirectly, by: enemy attack by armed forces, including action taken by military, naval or air forces in resisting an actual or an immediately impending enemy attack; invasion; insurrection; rebellion; revolution; civil war; usurped power; order of any civil authority except acts of destruction at the time of and for the purpose of preventing the spread of fire, provided that such fire did not originate from any of the perils excluded by this policy.
	N.J.A.C. 11:4-41.4	Individual life	No	The department permits exclusion for war risk, which may include military, noncombatant civilian and civilian exclusions.
	N.J.A.C. 11:4-16.5	Individual health	No	Policy may limit or exclude coverage for illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
	N.J.A.C. 11:4-34.4	Long-term care	No	Policy may limit or exclude coverage for illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared) as permitted by N.J.A.C. 11:22-6.
	N.J.A.C. 11:22-6.2	Definitions	No	“Act of war” means any act peculiar to military, naval or air operations in time of war. “War” includes, but is not limited to, declared war, and armed aggression by one or more countries resisted on orders of any other country, combination of countries, or international organization. “Home area” means the 50 states of the United States of America, the District of Columbia and Canada.
	N.J.A.C. 11:4-42.5	Group life and health	No	Group policies and certificates providing life insurance may only include war exclusions that comply with N.J.A.C. 11:4-41.4(a)3i through iii. Any amount payable as a result of a death from an excluded act shall be no less than the total premiums paid by or on behalf of the covered person.
	N.J.A.C. 11:22-6.3	Health benefit	No	The department permits exclusion for war risk, which may include military, noncombatant civilian and civilian exclusions.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
NM (3/24)	§ 59A-20-25	Individual life and annuity	No	A policy may exclude or restrict coverage in the event of death as a result, directly or indirectly, of war, declared or undeclared, or of action by military forces, or of any act or hazard of war or action, or of service in the military, naval or air forces or in civilian forces auxiliary, or from any cause while a member of the military, naval or air forces of any country at war, declared or undeclared, or of any country engaged in a military action.
	Admin Code 13.18.2.27	Credit life and health	No	May exclude loss resulting from war or military service.
	Admin Code 13.10.15.10	Long-term care	No	Policy may limit or exclude coverage for illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
NY (3/24)	Ins. §§ 3203; 4510	Life	No	<p>A life insurance policy may contain provisions excluding or restricting liability in the event of death as a result of:</p> <ol style="list-style-type: none"> 1. War or an act of war while the insured is serving in any armed forces or attached to a civilian unit and death occurs while the insured is serving in any armed forces or attached civilian unit and death occurs no later than 6 months after the termination of service. 2. A special hazards incident to service in any of the armed forces or civilian unit, if the cause of death occurs during the period of service while the insured is outside the home area, and if death occurs outside the home area or within 6 months after the insured's return to the home area while in service or within 6 months after the termination of service, whichever is earlier. 3. War or an act of war, within 2 years from the date of issue of the policy, if the cause of death occurs while the insured is outside the home area but is not serving in any armed forces or attached civilian unit, and death occurs outside the home or within 6 months after the insured's return to the home area.
	Ins. § 3215	Life - disability benefits	No	May include provision terminating disability coverage when the insured becomes a member of the military, naval or air forces of any country at war, declared or undeclared.

NEW YORK (cont.)

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
NY (cont.)	Ins. § 3404	Standard fire	No	Coverage may be excluded for loss by fire caused, directly or indirectly, by: enemy attack by armed forces, including action taken by military, naval or air forces in resisting an actual or an immediately impending enemy attack; invasion; insurrection; rebellion; revolution; civil war; usurped power; order of any civil authority except acts of destruction at the time of and for the purpose of preventing the spread of fire, provided that such fire did not originate from any of the perils excluded by this policy.
	11 NYCRR 45.1	Life and health	No	Policies that contain war exclusions must include notice on applications.
	11 NYCRR 52.16	Life and Health	No	May exclude illness, accident, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	11 NYCRR 52.25	Long-term care	No	May exclude illness, accident, treatment, or medical condition arising out of war or act of war whether declared or undeclared.
	11 NYCRR 185.5	Credit life, accident and health	No	May exclude death and disability by reason of war or special hazards to which a person in military service is exposed in the line of duty.
	11 NYCRR 60-1.2	Auto	No	An owner's policy of liability insurance may contain an exclusion related to bodily injury, sickness, disease or death, or injury to or destruction of property due to war, whether declared or undeclared civil war, insurrection, rebellion or revolution or any act or condition incident to any of the foregoing.
	11 NYCRR 41.8	Accelerated death benefits	No	No policy or certificate shall limit or exclude the payment of accelerated death benefits by type of illness, treatment, medical condition or accident, except for illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
NC (3/24)	§ 58-57-45	Credit accident and health	No	Policy may exclude coverage for injury or death resulting from war and military service.
	§ 58-44-16	Standard fire	No	No liability for loss by fire or other perils insured against caused, directly or indirectly, by enemy attack by armed forces, including action taken by military, naval, or air forces in resisting an actual or an immediately impending enemy attack; invasion; insurrection; rebellion; revolution; civil war; usurped power; order of any civil authority except acts of destruction at the time of and for the purpose of preventing the spread of fire.
	11 NCAC 12.1004	Long-term care	No	Policy may limit or exclude coverage for illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
ND (3/24)	§ 26.1-39-06	Commercial fire	Yes	May exclude coverage for loss by fire insured against if fire caused directly or indirectly by terrorism.
	NDAC 45-06-05-04; 45-06-05.1-04	Long-term care	No	Policy may limit or exclude coverage for illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	NDAC 45-07-01.1-04	Credit life insurance	No	Coverage may exclude death resulting from war or any act of war.
	NDAC 45-07-01.1-05	Credit accident and health	No	Coverage may exclude disabilities resulting from war or any act of war.
	NDAC 45-07-01.1-06	Credit unemployment	No	Coverage for unemployment may be excluded for unemployment resulting from war.
OH (3/24)	§ 3915.05	Individual life	No	May include exclusion related to naval or military service in time of war.
	§ 3901-4-01	Long-term care	No	Policy may limit or exclude coverage for illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
	§ 3901-1-14	Credit life and health	No	Coverage may be excluded or restricted in the event of war or military service.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
OK (3/24)	36 Okl.St.Ann. § 4024	Individual life	No	A policy may contain provisions excluding or restricting coverage in the event of death as a result of a declared war or military action.
	36 Okl.St.Ann. § 4803	Fire – standard policy	No	No liability for loss by fire or other perils insured against in this policy caused, directly or indirectly, by: enemy attack; invasion; insurrection; rebellion; revolution; civil war; usurped power.
	Okla. Admin. Code 365:10-5-4	Life, accident and health	No	Policy may limit or exclude coverage for illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared) while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer.
	Okla. Admin. Code 365:10-5-43	Long-term care	No	Policy may limit or exclude coverage for illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared) while serving in the military or an auxiliary unit attached to a military unit, or working in an area of war whether voluntarily or as required by an employer.
	Okla. Admin. Code 365:10-5-66	Credit life and health	No	May exclude or restrict coverage in the event of loss resulting from war or military service.
OR (3/24)	§ 469.561	Nuclear power plants	No	This property insurance requirement mandates that a policy shall cover property damage occurring within a nuclear plant and its relating or supporting facilities as a result of a nuclear incident. Any claim arising out of an act of war does not apply.
	§ 742.212	Standard fire	No	The company shall not be liable for loss by fire caused, directly or indirectly, by: enemy attack by armed forces, including action taken by military, naval or air forces in resisting an actual or an immediately impending enemy attack; invasion; insurrection; rebellion; revolution; civil war; usurped power; order of any civil authority except acts of destruction at the time of and for the purpose of preventing the spread of fire.
	OAR 836-052-0526	Long-term care	No	Policy may limit or exclude coverage for illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
PA (3/24)	77 P.S. §§ 431; 1209	Workers' compensation	Maybe	No compensation shall be paid if, during hostile attacks on the United States, disability or death of an employee results solely from military activities of the armed forces of the United States or from enemy sabotage of a foreign power.
	40 P.S. § 636	Commercial fire	Yes	May include statement that policy does not cover loss or damage caused by terrorism, whether directly or indirectly resulting from an insured peril under the policy. "Terrorism" means a certified act of terrorism as defined in the T.R.I.A., a violent act or an act that is dangerous to human life, property or infrastructure that is committed by an individual or individuals acting on behalf of a foreign person or foreign interest and that appears to be part of an effort to coerce a civilian population or to influence the policy or affect the conduct of any government by coercion.
	31 Pa. Code 89A.105	Long-term care	No	Policy may limit or exclude coverage for illness, treatment or medical condition arising out of war or act of war (whether declared or undeclared).
	31 Pa. Code 90D.4; 90F.4; 90G.4; 90H.4	Life insurance	No	May contain exclusion for war, declared or undeclared, or act of war, whether or not serving in the military forces or any civilian noncombatant unit serving with the forces.
	31 Pa. Code 88.84	Individual health	No	May exclude loss sustained or expenses incurred while on active duty as a member of the armed forces of any nation as a result of act of war whether declared or undeclared.
	31 Pa. Code § 89.77	Health	No	General exclusions: Loss sustained or expenses incurred while a member of the armed forces of any nation, or losses sustained or expenses incurred as a result of enemy action or act of war whether declared or undeclared, are excludable.
PR (3/24)	26 L.P.R.A. § 1360	Life	No	<p>The insurer may limit its liability only in the event of death occurring as a result of war, act of war, or special hazards unit, or while the insured is serving in any civilian noncombatant unit with said forces.</p> <p>The word 'war' includes, without being limited to, declared war and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international organization.</p>

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
RI (3/24)	§ 27-5-3	Standard fire	No	The company shall not be liable for loss by fire caused, directly or indirectly, by: enemy attack by armed forces, including action taken by military, naval or air forces in resisting an actual or an immediately impending enemy attack; invasion; insurrection; rebellion; revolution; civil war; usurped power; order of any civil authority except acts of destruction at the time of and for the purpose of preventing the spread of fire.
	230 RI ADC 20-35-1.6	Long-term care	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	230 RI ADC 20-30-1.7	Health benefit plans	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	230 RI ADC 20-60-1.6	Credit life	No	Coverage for death may be excluded when resulting from war or any act of war.
	230 RI ADC 20-60-1.7	Credit accident and health	No	Coverage for disability may be excluded when resulting from war or any act of war.
	230 RI ADC 20-60-1.8	Credit unemployment	No	Coverage for unemployment may be excluded when resulting from war or separation from the military.
	260 RI ADC 50-05-1.7	Workers' compensation	Yes	All excess policies issued to certified employers, shall not contain an exclusion clause for acts of terrorism, domestic or foreign.
SC (3/24)	§ 38-63-225	Individual life	No	An individual life insurance policy may exclude or restrict liability in the event of death occurring as a result of death as a result of war, declared or undeclared, or any act or hazard of a war.
	Regulations R. 69-34	Individual accident and health	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	Regulations R. 69-44	Long-term care	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
SD (3/24)	§ 58-15-45	Life	No	A policy may contain provisions excluding or restricting coverage in the event of death as a result, directly or indirectly, of war, declared or undeclared, or of action by military forces, or of any act or hazard of such war or action, or of service in the military, naval or air forces or in civilian forces auxiliary, or from any cause while a member of the military, naval or air forces of any country at war, declared or undeclared, or of any country engaged in a military action. This exclusion is not enforceable unless the applicant is affirmatively advised at the time of delivery of the policy that the policy contains war clause exclusions.
	ARSD 20:06:21:04	Long-term care	No	Policy may exclude or limit coverage for declared or undeclared war.
	ARSD 20:06:06:09	Credit unemployment	No	Coverage may be excluded for unemployment resulting from war or separation from the military.
	ARSD 20:06:06:04.02	Credit health	No	Credit health coverage may be excluded in the event of total disability resulting from war or military service.
TN (3/24)	§§ 56-7-2308; 56-7-2307	Life insurance	No	Coverage is excludable based on death as a direct result of service in the military, naval or air forces, in time of war, including any ambulance, medical, hospital or civilian noncombatant unit serving actively with the military, naval or air forces. May contest policy if insured violated the conditions of the policy relating to naval and military services in time of war.
	§ 56-7-702	Industrial insurance	No	Policy may not be enforceable when there are violations of conditions of the policy relating to naval and military services in time of war.
	Tenn. Comp. R. & Regs. 0780-01-61-.06	Long-term care	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared) or service in the armed forces or units auxiliary.
	Tenn. Comp. R. & Regs. 0780-01-04-.04	Credit accident and health	No	May exclude or restrict liability in the event of disability by reason of war, or special hazards to which a person in military service is exposed in the line of duty.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
TX (3/24)	INS § 1151.055	Industrial life	No	Validity of policy provisions may be contested for violation of conditions that relate to naval or military services in a time of war.
	INS § 1101.006	Life	No	Validity of policy provisions may be contested for violation of conditions that relate to naval or military services in a time of war.
	INS §§ 884.356; 887.255	Fraternal and mutual life	No	With the commissioner's approval, coverage may be reduced if the insured dies or is injured while engaged in military, naval, or aerial service or aerial flight during peace or war.
	28 TAC §§ 3.5305; 3.5501	Credit life and accident and health	No	Credit life insurance coverage may be excluded for engaging in war or military service hazard.
	28 TAC §§ 21.3106; 21.3103	Small employer health benefit plan	No	Coverage may be denied and/or limited for brain injuries sustained while involved in an activity under Insurance Code Chapter 1352 (e.g., acts of war, participation in a riot, etc.).
	28 TAC § 4.604	Individual life	No	Validity of policy provisions may be contested at any time for violation of conditions that relate to naval or military services in a time of war.
	28 TAC § 3.5501	Credit life and health	No	May exclude loss resulting from war or military service.
	28 TAC § 3.3826	Long-term care	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared) or service in the armed forces or units auxiliary.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
UT (3/24)	§ 31A-22-309	Motor vehicle insurance	No	May exclude from coverage benefits for any injury due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing.
	U.A.C. R590-126-4	Health	Yes	Policy may limit or exclude coverage for terrorism, including acts of terrorism and war or act of war, whether declared or undeclared.
	U.A.C. R590-148-6	Long-term care	No	Policy may limit or exclude illness, treatment or medical condition arising out of war or act of war, whether declared or undeclared.
	U.A.C. R590-233-4	Health benefit plan	Yes	Policy may limit or exclude coverage for terrorism, including acts of terrorism, and war or act of war, whether declared or undeclared.
	U.A.C. R590-286-4	Short-term limited health insurance	Yes	Policy may limit or exclude coverage for terrorism, including acts of terrorism, and war or act of war, whether declared or undeclared.
VT (3/24)	Vt. Admin. Code 4-3-8:6	Accident and sickness	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	Vt. Admin. Code 4-5-16:6	Long-term care	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
VI (3/24)	22 V.I.C. § 976	Life insurance	No	May limit liability as a result of war or act of war (declared or undeclared), or of service in the military, naval or air forces in civilian forces auxiliary thereto, or from any cause while a member of any such military, naval or air forces of any country at war, declared or undeclared.
	3 V.I.C. § 632	Health	No	Shall not include services received for injury or sickness due to war or any act of war whether declared, or undeclared, which war or act shall have occurred after the effective date of this plan.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
VA (3/24)	§ 38.2-2102	Commercial property fire	Yes	The standard policy of fire insurance shall not cover loss or damage caused by certified acts of terrorism as defined in the Terrorism Risk Insurance Act whether resulting directly or indirectly from a peril insured under the policy if the insured has refused coverage offered pursuant to the Terrorism Risk Insurance Act.
	14 VAC 5-200-60	Long-term care	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	14 VAC 5-341-70; 14 VAC 5-342-60	Fire insurance	No	Insurers may exclude loss caused directly or indirectly by enemy attack by armed forces including action taken by military, naval, or air forces in resisting an actual or immediately impending enemy attack, including invasion, insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating, or defending against the event; order of civil authority except acts of destruction at the time of and for preventing the spread of fire, provided that the fire did not originate from an excluded cause of loss.
	14 VAC 5-342-110	Homeowners	No	Insurers may exclude occurrences applicable to personal liability and medical payments coverages arising from war, invasion, insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating, or defending against any of these events.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
WA (3/24)	§ 48.23.260	Life	No	The insurer may limit its liability to a determinable amount not less than the full reserve of the policy and of dividend additions in the event of death occurring as a result of war, or any act of war, declared or undeclared, or of service in the military, naval or air forces or in civilian forces auxiliary or from any cause while a member of any such military, naval or air forces of any country at war, declared or undeclared.
	§ 48.24.210	Group life	No	The insurer may provide that it is not liable, or is liable in a reduced amount, for losses resulting from war or any act of war, declared or undeclared, or of service in the military, naval or air forces or in civilian forces auxiliary or from any cause while a member of any such military, naval or air forces of any country at war, declared or undeclared.
	§ 48.22.090	Casualty – personal injury	No	An insurer is not required to provide personal injury protection coverage to or on behalf of a person whose bodily injury is due to war, whether or not declared, or to an act or condition incident to such circumstances.
	WAC 284-34-180	Credit life & credit health	No	The insurer may exclude benefits for disabilities that result from war or any act of war.
	WAC 284-50-320	Disability	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	WAC 284-54-050; 284-83-020	Long-term care	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	WAC 284-55-040	Medicare supplement	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	WAC 284-52-070	Conversion	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
WV (3/24)	§ 33-13-25	Individual life	No	A policy may exclude or restrict coverage in the event of death as a result, directly or indirectly, of war, declared or undeclared, or of action by military forces, or of any act or hazard of war or action, or of service in the military, naval or air forces or in civilian forces auxiliary, or from any cause while a member of the military, naval or air forces of any country at war, declared or undeclared, or of any country engaged in a military action.
	R. 114-32-4	Long-term care	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared) or service in the armed forces or units auxiliary.
	R. 114-6-7	Credit unemployment	No	Coverage may be excluded for unemployment resulting from war.
	R. 114-6-6	Credit life and health	No	Coverage may be excluded or restricted in the event of total disability resulting from war or military service.
WI (3/24)	Ins. § 3.46	Long-term care	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).
	Ins § 6.76	Fire	No	Coverage is excluded for losses by fire caused, directly or indirectly, by: enemy attack by armed forces, including action taken by military, naval or air forces in resisting an actual or an immediately impending enemy attack; invasion; insurrection; rebellion; revolution; civil war; usurped power; order of any civil authority.
	Ins § 3.25	Credit life and health and accident	No	Coverage may be excluded in the event of disability caused by war, military service or foreign travel or residence, or services in the armed forces or units auxiliary.

TERRORISM AND WAR RISK EXCLUSIONS

STATE	CITATION	INSURANCE LINES	INCLUDES TERRORISM	SUMMARY
WY (3/24)	§ 26-16-119	Individual life	No	A policy may exclude or restrict coverage in the event of death as a result, directly or indirectly, of war, declared or undeclared, or of any act or hazard of war or action, or of service in the military, naval or air forces or in civilian forces auxiliary.
	INS GEN. Ch. 37, § 6	Long-term care	No	Policy may limit or exclude illness, treatment, or medical condition arising out of war or act of war (whether declared or undeclared).

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.