

## **Guidance for Policy Processing Following the Hiatus**

### **New Policies**

#### **No Waiting Period**

New policies not requiring a waiting period cannot be issued with an effective date of March 1, 2010, or March 2, 2010. All new policies not requiring a waiting period, which would have been issued with either a March 1, 2010, or March 2, 2010, effective date, are to be issued with an effective date of March 3, 2010 (the date of Program reauthorization).

#### **30-day Waiting Period**

New policies requiring a 30-day waiting period can be issued with an effective date of March 1, 2010, or March 2, 2010, provided the application and premium payment were made prior to March 1, 2010, and were received within 10 days from the date of application.

For applications for policies requiring a 30-day waiting period that are dated on March 1, 2010, or March 2, 2010, the waiting period is to be calculated from March 3, 2010.

#### **1-day Waiting Period**

New policies requiring a 1-day waiting period can be issued with an effective date of March 1, 2010 (but not March 2, 2010), provided the application and premium payment were made prior to March 1, 2010, and were received within 10 days from the date of application.

For applications for policies requiring a 1-day waiting period that are dated March 1, 2010, or March 2, 2010, the waiting period is to be calculated from March 3, 2010.

### **Added Coverage Endorsements**

#### **No Waiting Period**

Coverage increases or additions not requiring a waiting period cannot be issued with an effective date of March 1, 2010, or March 2, 2010. All added coverage endorsements where a waiting period does not apply, that would have been issued with a March 1, 2010, or March 2, 2010, effective date, are to be issued with an effective date of March 3, 2010.

#### **30-day Waiting Period**

Coverage increases or additions requiring a 30-day waiting period can be issued with an effective date of March 1, 2010, or March 2, 2010, provided the endorsement request and premium payment were made prior to March 1, 2010, and were received within 10 days from the date of the endorsement request.

For endorsements requiring a 30-day waiting period that are dated on March 1, 2010, or March 2, 2010, the waiting period is to be calculated from March 3, 2010.

## **Renewals**

Renewal policies renewing without a lapse in coverage may be issued with an effective date of March 1, 2010, or March 2, 2010.

Policies renewing after a lapse in coverage (because the renewal premium was not received by the end of the 30-day grace period) that would have had an effective date of March 1, 2010, or March 2, 2010, may be issued with an effective date of March 1, 2010, or March 2, 2010.

If a renewal premium was received on March 1, 2010, or March 2, 2010, where this date is after the end of the 30-day grace period, the 30-day waiting period is to be calculated from March 3, 2010.