**20:06:13:20.  Extended benefits on termination of insurance.** The payment of benefits shall be continued beyond the termination of insurance if a loss began while the policy was in force and continues past termination. The extension of benefits beyond termination may be predicated on continuous total disability of the insured. Limits on the duration of the policy benefit period or maximum benefit amounts, if any, may be applied to coverage past termination. Receipt of Medicare part D benefits may not be considered in determining a continuous loss.

**Source:** 8 SDR 174, effective July 1, 1982; 12 SDR 151, 12 SDR 155, effective July 1, 1986; 17 SDR 58, effective October 29, 1990; 31 SDR 214, effective July 6, 2005.

**General Authority:** SDCL 58-17A-2.

**Law Implemented:** SDCL 58-17A-2.