**20:06:21:09.  Basis for conversion of coverage from group defined.** For the purposes of §§ 20:06:21:09 to 20:06:21:17, inclusive, a basis for conversion of coverage means a policy provision that entitles an individual, under the following conditions, to the issuance, without evidence of insurability, of a converted policy by the insurer under whose group policy the insured is covered:

 (1)  The individual's coverage under the group policy would otherwise terminate or has been terminated for any reason, including discontinuance of the group policy in its entirety or for an insured class; and

 (2)  The individual has been continuously insured under the group policy and any group policy that it replaced, for at least six months immediately preceding termination.

 **Source:** 22 SDR 97, effective December 18, 1995.

 **General Authority:** SDCL 58-17B-4.

 **Law Implemented:** SDCL 58-17B-5.1.