**20:06:21:42.  Policies -- Notice about incorrect answers on applications.** Except for policies or certificates which are guaranteed issue, the following language must be set out conspicuously on the long-term care insurance policy or certificate:

**Caution: The issuance of this long-term care insurance [policy[ [certificate[ is based upon your response to the questions on your application. A copy of your [application] [enrollment form] [is enclosed] [was retained by you when you applied]. If your answers are incorrect or untrue, the company has the right to deny benefits or rescind your policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of your answers are incorrect, contact the company at this address: [insert address].**

**Source:** 23 SDR 55, effective October 20, 1996.

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

**Law Implemented:** SDCL 58-17B-4, 58-17B-6.