

**514A.1 Definition of accident and sickness insurance policy.**

1. As used in [this chapter](#), “*policy of accident and sickness insurance*” includes a policy or contract covering insurance against loss resulting from sickness, or from bodily injury or death by accident, or both. For the purposes of [this chapter](#) the words “*policy of accident and sickness insurance*” are interchangeable without deviation of meaning with the words “*policy of accident and health insurance*” or the words “*policy of accident or health insurance*”.

2. [This chapter](#) applies to all individual policies of such accident and sickness insurance written by Iowa or non-Iowa companies or associations duly licensed under [chapter 508](#), [515](#), or [520](#) and, societies, orders, or associations licensed under [chapter 512B](#) writing sickness and accident policies providing benefits for loss of time.

3. Orders, societies or associations which admit to membership only persons engaged in one or more crafts or hazardous occupations in the same or similar lines of business and the societies or auxiliaries to such orders shall not be subject to the provisions of [this chapter](#) nor shall any religious order be subject to the provisions of [this chapter](#).

[C54, 58, 62, 66, 71, 73, 75, 77, 79, 81, §514A.1]

[89 Acts, ch 83, §72, 73; 2012 Acts, ch 1023, §115](#)

Referred to in [§514D.2](#), [514D.3](#), [514D.7](#)