

**191—101.4 (523I) Sale of insurance.** The offer to provide cemetery merchandise or services for a death in the future, including the death of the purchaser, of a beneficiary, or of a person other than the purchaser or beneficiary, except if it is the sale of a purchase agreement in compliance with Iowa Code chapter 523A and 191—Chapter 100, is the offer to sell insurance, and the cemetery merchandise or services cannot be sold unless they are both of the following:

**101.4(1)** Sold by an insurance producer licensed in Iowa.

**101.4(2)** Underwritten by an insurance company authorized to sell insurance in Iowa.

[ **ARC 2810C** , IAB 11/9/16, effective 12/14/16]