



Sen. Laura Fine

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10200SB1588sam001

LRB102 13159 BMS 24366 a

1 AMENDMENT TO SENATE BILL 1588

2 AMENDMENT NO. _____. Amend Senate Bill 1588 by replacing
3 everything after the enacting clause with the following:

4 "Section 5. The Illinois Insurance Code is amended by
5 changing Section 500-10 and by adding Article XLVI as follows:

6 (215 ILCS 5/500-10)

7 (Section scheduled to be repealed on January 1, 2027)

8 Sec. 500-10. Definitions. In addition to the definitions
9 in Section 2 of the Code, the following definitions apply to
10 this Article:

11 "Business entity" means a corporation, association,
12 partnership, limited liability company, limited liability
13 partnership, or other legal entity.

14 "Car rental limited line licensee" means a person
15 authorized under the provisions of Section 500-105 to sell
16 certain coverages relating to the rental of vehicles.

1 "Home state" means the District of Columbia and any state
2 or territory of the United States in which an insurance
3 producer maintains his or her principal place of residence or
4 principal place of business and is licensed to act as an
5 insurance producer.

6 "Insurance" means any of the lines of authority in Section
7 500-35, any health care plan under the Health Maintenance
8 Organization Act, or any limited health care plan under the
9 Limited Health Service Organization Act.

10 "Insurance producer" means a person required to be
11 licensed under the laws of this State to sell, solicit, or
12 negotiate insurance.

13 "Insurer" means a company as defined in subsection (e) of
14 Section 2 of this Code, a health maintenance organization as
15 defined in the Health Maintenance Organization Act, or a
16 limited health service organization as defined in the Limited
17 Health Service Organization Act.

18 "License" means a document issued by the Director
19 authorizing an individual to act as an insurance producer for
20 the lines of authority specified in the document or
21 authorizing a business entity to act as an insurance producer.
22 The license itself does not create any authority, actual,
23 apparent, or inherent, in the holder to represent or commit an
24 insurance carrier.

25 "Limited lines insurance" means those lines of insurance
26 defined in Section 500-100 or any other line of insurance that

1 the Director may deem it necessary to recognize for the
2 purposes of complying with subsection (e) of Section 500-40.

3 "Limited lines producer" means a person authorized by the
4 Director to sell, solicit, or negotiate limited lines
5 insurance.

6 "Negotiate" means the act of conferring directly with or
7 offering advice directly to a purchaser or prospective
8 purchaser of a particular contract of insurance concerning any
9 of the substantive benefits, terms, or conditions of the
10 contract, provided that the person engaged in that act either
11 sells insurance or obtains insurance from insurers for
12 purchasers.

13 "Person" means an individual or a business entity.

14 "Rental agreement" means a written agreement setting forth
15 the terms and conditions governing the use of a vehicle
16 provided by a rental company for rental or lease.

17 "Rental company" means a person, or a franchisee of the
18 person, in the business of providing primarily private
19 passenger vehicles to the public under a rental agreement for
20 a period not to exceed 30 days.

21 "Rental period" means the term of the rental agreement.

22 "Renter" means a person obtaining the use of a vehicle
23 from a rental company under the terms of a rental agreement for
24 a period not to exceed 30 days.

25 "Self-service storage facility limited line licensee"
26 means a person authorized under the provisions of Section

1 500-107 to sell certain coverages relating to the rental of
2 self-service storage facilities.

3 "Sell" means to exchange a contract of insurance by any
4 means, for money or its equivalent, on behalf of an insurance
5 company.

6 "Solicit" means attempting to sell insurance or asking or
7 urging a person to apply for a particular kind of insurance
8 from a particular company.

9 "Terminate" means the cancellation of the relationship
10 between an insurance producer and the insurer or the
11 termination of a producer's authority to transact insurance.

12 "Travel insurance" has the meaning provided in Section
13 1630 ~~means insurance coverage for personal risks incident to~~
14 ~~planned travel, including, but not limited to: (1) the~~
15 ~~interruption or cancellation of a trip or event, (2) the loss~~
16 ~~of baggage or personal effects, (3) damages to accommodations~~
17 ~~or rental vehicles, or (4) sickness, accident, disability, or~~
18 ~~death occurring during travel. "Travel insurance" does not~~
19 ~~include major medical plans that provide comprehensive medical~~
20 ~~protection for travelers with trips lasting 6 months or~~
21 ~~longer, including those working overseas as an ex-patriot or~~
22 ~~as military personnel on deployment.~~

23 "Uniform Business Entity Application" means the current
24 version of the National Association of Insurance
25 Commissioners' Uniform Business Entity Application for
26 nonresident business entities.

1 "Uniform Application" means the current version of the
2 National Association of Insurance Commissioners' Uniform
3 Application for nonresident producer licensing.

4 "Vehicle" or "rental vehicle" means a motor vehicle of (1)
5 the private passenger type, including passenger vans, mini
6 vans, and sport utility vehicles or (2) the cargo type,
7 including cargo vans, pickup trucks, and trucks with a gross
8 vehicle weight of less than 26,000 pounds the operation of
9 which does not require the operator to possess a commercial
10 driver's license.

11 "Webinar" means an online educational presentation during
12 which a live and participating instructor and participating
13 viewers, whose attendance is periodically verified throughout
14 the presentation, actively engage in discussion and in the
15 submission and answering of questions.

16 (Source: P.A. 97-113, eff. 7-14-11; 98-1165, eff. 6-1-15.)

17 (215 ILCS 5/Art. XLVI heading new)

18 ARTICLE XLVI. TRAVEL INSURANCE

19 (215 ILCS 5/1620 new)

20 Sec. 1620. Short title. This Article may be cited as the
21 Travel Insurance Act.

22 (215 ILCS 5/1625 new)

23 Sec. 1625. Scope and purposes.

1 (a) The purpose of this Article is to promote the public
2 welfare by creating a comprehensive legal framework within
3 which travel insurance may be sold in this State.

4 (b) This Article applies to travel insurance that covers
5 any resident of this State, and is sold, solicited,
6 negotiated, or offered in this State, and policies and
7 certificates that are delivered or issued for delivery in this
8 State. This Article does not apply to cancellation fee waivers
9 or travel assistance services except as expressly provided in
10 this Article.

11 (c) All other applicable provisions of this State's
12 insurance laws shall continue to apply to travel insurance,
13 except that the specific provisions of this Article shall
14 supersede any general provisions of law that would otherwise
15 be applicable to travel insurance.

16 (215 ILCS 5/1630 new)

17 Sec. 1630. Definitions. As used in this Article:

18 "Aggregator site" means a website that provides access to
19 information regarding insurance products from more than one
20 insurer, including product and insurer information, for use in
21 comparison shopping.

22 "Blanket travel insurance" means a policy of travel
23 insurance issued to any eligible group providing coverage for
24 specific classes of persons defined in the policy with
25 coverage provided to all members of the eligible group without

1 a separate charge to individual members of the eligible group.

2 "Cancellation fee waiver" means a contractual agreement
3 between a supplier of travel services and its customer to
4 waive some or all of the nonrefundable cancellation fee
5 provisions of the supplier's underlying travel contract with
6 or without regard to the reason for the cancellation or form of
7 reimbursement. A "cancellation fee waiver" is not insurance.

8 "Eligible group", solely for the purposes of travel
9 insurance, means 2 or more persons who are engaged in a common
10 enterprise, or have an economic, educational, or social
11 affinity or relationship, including, but not limited to, any
12 of the following:

13 (1) any entity engaged in the business of providing
14 travel or travel services, including, but not limited to:
15 tour operators, lodging providers, vacation property
16 owners, hotels and resorts, travel clubs, travel agencies,
17 property managers, cultural exchange programs, and common
18 carriers or the operator, owner, or lessor of a means of
19 transportation of passengers, including, but not limited
20 to, airlines, cruise lines, railroads, steamship
21 companies, and public bus carriers, wherein with regard to
22 any particular travel or type of travel or travelers, all
23 members or customers of the group must have a common
24 exposure to risk attendant to such travel;

25 (2) any college, school, or other institution of
26 learning covering students, teachers, employees, or

1 volunteers;

2 (3) any employer covering any group of employees,
3 volunteers, contractors, board of directors, dependents,
4 or guests;

5 (4) any sports team, camp, or sponsor of any sports
6 team or camp covering participants, members, campers,
7 employees, officials, supervisors, or volunteers;

8 (5) any religious, charitable, recreational,
9 educational, or civic organization, or branch of an
10 organization covering any group of members, participants,
11 or volunteers;

12 (6) any financial institution or financial institution
13 vendor, or parent holding company, trustee, or agent of or
14 designated by one or more financial institutions or
15 financial institution vendors, including account holders,
16 credit card holders, debtors, guarantors, or purchasers;

17 (7) any incorporated or unincorporated association,
18 including labor unions, having a common interest,
19 constitution and bylaws, and organized and maintained in
20 good faith for purposes other than obtaining insurance for
21 members or participants of such association covering its
22 members;

23 (8) any trust or the trustees of a fund established,
24 created, or maintained for the benefit of and covering
25 members, employees or customers, subject to the Director's
26 permitting the use of a trust and the State's premium tax

1 provisions, of one or more associations meeting the
2 requirements of paragraph (7) of this definition;

3 (9) any entertainment production company covering any
4 group of participants, volunteers, audience members,
5 contestants, or workers;

6 (10) any volunteer fire department, ambulance, rescue,
7 police, court, or any first aid, civil defense, or other
8 such volunteer group;

9 (11) preschools, day care institutions for children or
10 adults, and senior citizen clubs;

11 (12) any automobile or truck rental or leasing company
12 covering a group of individuals who may become renters,
13 lessees, or passengers defined by their travel status on
14 the rented or leased vehicles. The common carrier, the
15 operator, owner or lessor of a means of transportation, or
16 the automobile or truck rental or leasing company, is the
17 policyholder under a policy to which this Section applies;
18 or

19 (13) any other group where the Director has determined
20 that the members are engaged in a common enterprise, or
21 have an economic, educational, or social affinity or
22 relationship, and that issuance of the policy would not be
23 contrary to the public interest.

24 "Fulfillment materials" means documentation sent to the
25 purchaser of a travel protection plan confirming the purchase
26 and providing the travel protection plan's coverage and

1 assistance details.

2 "Group travel insurance" means travel insurance issued to
3 any eligible group.

4 "Limited lines travel insurance producer" means one of the
5 following:

6 (1) a licensed managing general agent or third-party
7 administrator;

8 (2) a licensed insurance producer, including a limited
9 lines producer; or

10 (3) a travel administrator.

11 "Offering and disseminating" means the following:

12 (1) Providing information to a prospective or current
13 policyholder on behalf of a limited lines travel insurance
14 entity, including brochures, buyer guides, descriptions of
15 coverage, and price.

16 (2) Referring specific questions regarding coverage
17 features and benefits from a prospective or current
18 policyholder to a limited lines travel insurance entity.

19 (3) Disseminating and processing applications for
20 coverage, coverage selection forms, or other similar forms
21 in response to a request from a prospective or current
22 policyholder.

23 (4) Collecting premiums from a prospective or current
24 policyholder on behalf of a limited lines travel insurance
25 entity.

26 (5) Receiving and recording information from a

1 policyholder to share with a limited lines travel
2 insurance entity.

3 "Primary policyholder" means an individual person who
4 elects and purchases individual travel insurance.

5 "Travel administrator" means a person who directly or
6 indirectly underwrites, collects charges, collateral, or
7 premiums from, or adjusts or settles claims on residents of
8 this State in connection with travel insurance, except that a
9 person shall not be considered a travel administrator if that
10 person's only actions that would otherwise cause the person to
11 be considered a travel administrator are among the following:

12 (1) a person working for a travel administrator to the
13 extent that the person's activities are subject to the
14 supervision and control of the travel administrator;

15 (2) an insurance producer selling insurance or engaged
16 in administrative and claims-related activities within the
17 scope of the producer's license;

18 (3) a travel retailer offering and disseminating
19 travel insurance and registered under the license of a
20 limited lines travel insurance producer in accordance with
21 Section 1635;

22 (4) an individual adjusting or settling claims in the
23 normal course of that individual's practice or employment
24 as an attorney-at-law and who does not collect charges or
25 premiums in connection with insurance coverage; or

26 (5) a business entity that is affiliated with a

1 licensed insurer while acting as a travel administrator
2 for the direct and assumed insurance business of an
3 affiliated insurer.

4 "Travel assistance services" means noninsurance services
5 for which the consumer is not indemnified based on a
6 fortuitous event, and where providing the service does not
7 result in transfer or shifting of risk that would constitute
8 the business of insurance. "Travel assistance services"
9 include, but are not limited to: security advisories;
10 destination information; vaccination and immunization
11 information services; travel reservation services;
12 entertainment; activity and event planning; translation
13 assistance; emergency messaging; international legal and
14 medical referrals; medical case monitoring; coordination of
15 transportation arrangements; emergency cash transfer
16 assistance; medical prescription replacement assistance;
17 passport and travel document replacement assistance; lost
18 luggage assistance; concierge services; and any other service
19 that is furnished in connection with planned travel. "Travel
20 assistance services" are not insurance and are not related to
21 insurance.

22 "Travel insurance" means insurance coverage for personal
23 risks incident to planned travel, including, but not limited
24 to:

25 (1) the interruption or cancellation of a trip or
26 event;

1 (2) the loss of baggage or personal effects;
2 (3) damages to accommodations or rental vehicles;
3 (4) sickness, accident, disability, or death occurring
4 during travel;
5 (5) emergency evacuation;
6 (6) repatriation of remains; or
7 (7) any other contractual obligations to indemnify or
8 pay a specified amount to the traveler upon determinable
9 contingencies related to travel as approved by the
10 Director.

11 "Travel insurance" does not include major medical plans
12 that provide comprehensive medical protection for travelers
13 with trips lasting 6 months or longer, including those working
14 overseas as expatriates or as military personnel on
15 deployment.

16 "Travel insurance business entity" means a licensed
17 insurance producer designated by an insurer as set forth in
18 subsection (h) of Section 1635.

19 "Travel protection plans" means plans that provide one or
20 more of the following: travel insurance, travel assistance
21 services, and cancellation fee waivers.

22 "Travel retailer" means a business organization that
23 makes, arranges, or offers travel services and, with respect
24 to travel insurance, is limited to offering and disseminating
25 as defined in this Section, unless otherwise licensed under
26 subsection (b) of Section 1635.

1 (215 ILCS 5/1635 new)

2 Sec. 1635. Licensing and registration.

3 (a) The Director may issue to a travel insurance business
4 entity that registers travel retailers under its license as
5 described in paragraph (2) of subsection (c) of this Section a
6 producer license as provided in paragraph (6) of subsection
7 (a) of Section 500-35 of this Code. A travel insurance
8 business entity license issued under this Section shall also
9 authorize any employee of the travel insurance business entity
10 to act individually on behalf and under the supervision of the
11 travel insurance business entity licensee with respect to the
12 coverage specified in this Section. Each travel insurance
13 business entity licensed under this Section shall pay the
14 Department a fee of \$500 for its initial license and \$500 for
15 each renewal license, payable on May 31 annually.

16 (b) The Director may issue to a travel retailer a limited
17 lines producer license. A travel retailer license issued under
18 this Section shall also authorize any employee of the travel
19 retailer limited line licensee to act individually on behalf
20 and under the supervision of the travel retailer limited line
21 licensee with respect to the coverage specified in this
22 Section.

23 (c) Notwithstanding any other provision of law, a travel
24 retailer may do the limited activities of offering and
25 disseminating travel insurance on behalf of and under the

1 license of a supervising travel insurance business entity if
2 the following conditions are met:

3 (1) the travel insurance business entity or travel
4 retailer provides to purchasers of travel insurance:

5 (A) a description of the material terms or the
6 actual material terms of the insurance coverage;

7 (B) a description of the process for filing a
8 claim;

9 (C) a description of the review or cancellation
10 process for the travel insurance policy; and

11 (D) the identity and contact information of the
12 insurer and travel insurance business entity;

13 (2) at the time of licensure, the travel insurance
14 business entity shall establish and maintain a register on
15 a form prescribed by the Director of each travel retailer
16 that offers travel insurance on the travel insurance
17 business entity's behalf; the register shall be maintained
18 and updated continuously by the travel insurance business
19 entity and shall include the name, address, and contact
20 information of the travel retailer and an officer or
21 person who directs or controls the travel retailer's
22 operations and the travel retailer's federal tax
23 identification number; the travel insurance business
24 entity shall submit the register to the Director annually
25 on a form and in a manner approved by the Director; the
26 limited lines producer shall also certify that the travel

1 retailer personnel who are offering and disseminating
2 insurance under the travel retailer's registration
3 complies with 18 U.S.C. 1033;

4 (3) the travel insurance business entity has
5 designated one of its employees as a licensed individual
6 producer (a designated responsible producer or DRP)
7 responsible for the travel insurance business entity's and
8 its travel retailer's compliance with the travel insurance
9 laws, rules, and regulations of this State;

10 (4) the travel insurance business entity has paid all
11 applicable insurance producer licensing fees as set forth
12 in this Code; and

13 (5) the travel insurance business entity requires each
14 employee and authorized representative of the travel
15 retailer whose duties include offering and disseminating
16 travel insurance to receive a program of instruction or
17 training that shall be subject to review by the Director;
18 the training material shall, at a minimum, contain
19 instructions on the types of insurance offered, ethical
20 sales practices, and required disclosures to prospective
21 customers.

22 (d) Any travel retailer offering or disseminating travel
23 insurance shall make available to prospective purchasers
24 brochures or other written materials that:

25 (1) provide the identity and contact information of
26 the insurer and the travel insurance business entity;

1 (2) explain that the purchase of travel insurance is
2 not required in order to purchase any other product or
3 service from the travel retailer; and

4 (3) explain that an unlicensed travel retailer is
5 permitted to provide general information about the
6 insurance offered by the travel retailer, including a
7 description of the coverage and price, but is not
8 qualified or authorized to answer technical questions
9 about the terms and conditions of the insurance offered by
10 the travel retailer or to evaluate the adequacy of the
11 customer's existing insurance coverage.

12 (e) A travel retailer's employee or authorized
13 representative who is not licensed as an insurance producer
14 may not:

15 (1) evaluate or interpret the technical terms,
16 benefits, and conditions of the offered travel insurance
17 coverage;

18 (2) evaluate or provide advice concerning a
19 prospective purchaser's existing insurance coverage; or

20 (3) hold himself, herself, or itself out as a licensed
21 insurer, licensed producer, or insurance expert.

22 (f) A travel retailer whose insurance-related activities,
23 and those of its employees and authorized representatives, are
24 limited to offering and disseminating travel insurance on
25 behalf of and under the direction of a travel insurance
26 business entity meeting the conditions stated in this Section

1 is authorized to do so and receive related compensation upon
2 registration by the travel insurance business entity as
3 described in paragraph (2) of subsection (c) of this Section.

4 (g) Travel insurance may be provided under an individual
5 policy or under a group, blanket, or master policy.

6 (h) As the insurer designee, the travel insurance business
7 entity is responsible for the acts of the travel retailer that
8 is registered under its license.

9 (i) Any entity that violates any provision of this Article
10 shall be subject to all appropriate regulatory action as set
11 forth in this Code.

12 (j) Any person licensed in a major line of authority as an
13 insurance producer is authorized to sell, solicit, and
14 negotiate travel insurance. A property and casualty insurance
15 producer is not required to become appointed by an insurer in
16 order to sell, solicit, or negotiate travel insurance.

17 (215 ILCS 5/1640 new)

18 Sec. 1640. Travel protection plans. Travel protection
19 plans may be offered for one price for the combined features
20 that the travel protection plan offers in this State if:

21 (1) the travel protection plan clearly discloses to
22 the consumer, at or before the time of purchase, that it
23 includes travel insurance, travel assistance services, and
24 cancellation fee waivers, as applicable, and provides
25 information and an opportunity, at or before the time of

1 purchase, for the consumer to obtain additional
2 information regarding the features and pricing of each;
3 and

4 (2) the fulfillment materials:

5 (A) describe and delineate the travel insurance,
6 travel assistance services, and cancellation fee
7 waivers in the travel protection plan; and

8 (B) include the travel insurance disclosures and
9 the contact information for persons providing travel
10 assistance services, and cancellation fee waivers, as
11 applicable.

12 (215 ILCS 5/1645 new)

13 Sec. 1645. Sales practices.

14 (a) All persons offering travel insurance to residents of
15 this State are subject to the Unfair Methods of Competition
16 and Unfair and Deceptive Acts and Practices Article of this
17 Code, except as otherwise provided in this Section. In the
18 event of a conflict between this Article and other provisions
19 of this Code regarding the sale and marketing of travel
20 insurance and travel protection plans, the provisions of this
21 Article shall control.

22 (b) Offering or selling a travel insurance policy that
23 could never result in payment of any claims for any insured
24 under the policy is an unfair trade practice under Section
25 424.

1 (c) Marketing of travel insurance policies shall comply
2 with the following:

3 (1) All documents provided to consumers before the
4 purchase of travel insurance, including, but not limited
5 to sales materials, advertising materials, and marketing
6 materials, shall be consistent with the travel insurance
7 policy itself, including, but not limited to, forms,
8 endorsements, policies, rate filings, and certificates of
9 insurance.

10 (2) For travel insurance policies or certificates that
11 contain preexisting condition exclusions, information and
12 an opportunity to learn more about the preexisting
13 condition exclusions shall be provided any time prior to
14 the time of purchase, and in the coverage's fulfillment
15 materials.

16 (3) The fulfillment materials and the information
17 described in subparagraphs (A) through (D) of paragraph
18 (1) of subsection (c) of Section 1635 shall be provided to
19 a policyholder or certificate holder as soon as
20 practicable following the purchase of a travel protection
21 plan. Unless the insured has either started a covered trip
22 or filed a claim under the travel insurance coverage, a
23 policyholder or certificate holder may cancel a policy or
24 certificate for a full refund of the travel protection
25 plan price from the date of purchase of a travel
26 protection plan until at least:

1 (A) 15 days following the date of delivery of the
2 travel protection plan's fulfillment materials by
3 postal mail; or

4 (B) 10 days following the date of delivery of the
5 travel protection plan's fulfillment materials by
6 means other than postal mail. For the purposes of this
7 Section, delivery means handing fulfillment materials
8 to the policyholder or certificate holder or sending
9 fulfillment materials by postal mail or electronic
10 means to the policyholder or certificate holder.

11 (4) The company shall disclose in the policy
12 documentation and fulfillment materials whether the travel
13 insurance is primary or secondary to other applicable
14 coverage.

15 (5) Where travel insurance is marketed directly to a
16 consumer through an insurer's website or by others through
17 an aggregator site, it shall not be an unfair trade
18 practice or other violation of law where an accurate
19 summary or short description of coverage is provided on
20 the web page, so long as the consumer has access to the
21 full provisions of the policy through electronic means.

22 (d) No person offering, soliciting, or negotiating travel
23 insurance or travel protection plans on an individual or group
24 basis may do so by using negative option or opt out, which
25 would require a consumer to take an affirmative action to
26 deselect coverage, such as unchecking a box on an electronic

1 form, when the consumer purchases a trip.

2 (e) It shall be an unfair trade practice under Section 424
3 to market blanket travel insurance coverage as free.

4 (f) Where a consumer's destination jurisdiction requires
5 insurance coverage, it shall not be an unfair trade practice
6 to require that a consumer choose between the following
7 options as a condition of purchasing a trip or travel package:

8 (1) purchasing the coverage required by the
9 destination jurisdiction through the travel retailer or
10 limited lines travel insurance producer supplying the trip
11 or travel package; or

12 (2) agreeing to obtain and provide proof of coverage
13 that meets the destination jurisdiction's requirements
14 before departure.

15 (215 ILCS 5/1650 new)

16 Sec. 1650. Travel insurance administrators.

17 (a) Notwithstanding any other provisions of this Code, no
18 entity shall act or represent itself as a travel administrator
19 for travel insurance in this State unless that entity:

20 (1) is a licensed property and casualty insurance
21 producer in this State for activities permitted under that
22 producer license;

23 (2) holds a valid managing general agent license in
24 this State; or

25 (3) holds a valid third-party administrator license in

1 this State.

2 (b) An insurer is responsible for the acts of a travel
3 administrator administering travel insurance underwritten by
4 the insurer, and is responsible for ensuring that the travel
5 administrator maintains all books and records relevant to the
6 insurer to be made available by the travel administrator to
7 the Director upon request.

8 (215 ILCS 5/1655 new)

9 Sec. 1655. Policy.

10 (a) Notwithstanding any other provision of this Code,
11 travel insurance shall be classified and filed for purposes of
12 rates and forms under an inland marine line of insurance,
13 including travel insurance that provides coverage for
14 sickness, accident, disability, or death occurring during
15 travel, either exclusively, or in conjunction with related
16 coverages of emergency evacuation or repatriation of remains,
17 or incidental limited property and casualty benefits such as
18 baggage or trip cancellation.

19 (b) Travel insurance may be in the form of an individual,
20 group, master, or blanket policy.

21 (c) Eligibility and underwriting standards for travel
22 insurance may be developed and provided based on travel
23 protection plans designed for individual or identified
24 marketing or distribution channels, provided those standards
25 also meet this State's underwriting standards for inland

1 marine.

2 (215 ILCS 5/1660 new)

3 Sec. 1660. Rules. The Department may adopt rules to
4 implement this Article.

5 (215 ILCS 5/500-108 rep.)

6 Section 10. The Illinois Insurance Code is amended by
7 repealing Section 500-108.

8 Section 99. Effective date. This Act takes effect 90 days
9 after becoming law."