

**NOTICE CONCERNING EXCLUSIONS FROM COVERAGE  
UNDER THE  
NEW HAMPSHIRE LIFE AND HEALTH INSURANCE  
GUARANTY ASSOCIATION ACT OF 2019  
R.S.A. 408-F**

**THIS POLICY OR A PORTION OF THIS POLICY IS NOT  
OR MAY NOT BE COVERED BY THE  
NEW HAMPSHIRE LIFE AND HEALTH INSURANCE  
GUARANTY ASSOCIATION**

**EXCLUSIONS FROM COVERAGE:**

The following are **not** covered by the New Hampshire Life and Health Insurance Guaranty Association:

- any policy or portion of a policy or contract not guaranteed by the insurer or under which the risk is borne by the policy holder or contract holder;
- any policy or contract of reinsurance, unless assumption certificates have been issued;
- interest rate guarantees that exceed certain statutory limitations;
- any plan or program of an employer, association, or similar entity to provide life, health, or annuity benefits to its employees or members to the extent that the plan or program is self-funded or uninsured, including, but not limited to, benefits payable by an employer, association, or similar entity;
- dividends, experience rating credits, or fees for services in connection with a policy;
- any policy or contract issued in this state by an insurer at a time when it was not licensed or authorized to do business in New Hampshire;
- any unallocated annuity contract issued to an employee benefit plan protected under the federal Pension Benefit Guaranty Corporation;
- any portion of any unallocated annuity contract which is not issued to or in connection with a specific employee, union, or association or natural persons benefit plan or a government lottery;
- any portion of a policy or contract to the extent that the required assessments are preempted by federal or state law;
- interest or changes in value determined by an index or other external reference but which have not been credited or which a policy or contract owner's rights are subject to forfeiture;
- a policy or contract providing any hospital, medical, prescription drug or other health care benefits pursuant to Medicare Part C and D; or Medicaid;
- structured settlement annuity benefits that have been transferred in a structured settlement factoring transaction.

Also, you may **not** be protected by this Association if:

- you are not a resident of the state of New Hampshire, except in certain specific instances;
- you are eligible for protection under the laws of another state;
- your policy was issued by a nonprofit hospital or medical service organization, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or any entity that operates on an assessment basis, an insurance exchange, or any entity similar to any of the above.

Insurance companies or their agents are required by law to give or send you this notice.

However, insurance companies and their agents are prohibited by law from using the existence of the Association to induce you to purchase any kind of insurance policy.

New Hampshire Life and Health Insurance Guaranty Association  
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(603) 472-3734  
[www.nhlifega.org](http://www.nhlifega.org)

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Concord, NH 03301  
(603) 271-2261  
[www.nh.gov/insurance/](http://www.nh.gov/insurance/)

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