

Illinois Administrative Code
TITLE 50: INSURANCE

CHAPTER I: DEPARTMENT OF INSURANCE

PART 924: EQUIPMENT EXCLUSION

PART 924

Section

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AUTHORITY: Implementing Section 143(2) and authorized by Section 401 of the Illinois Insurance Code (Ill. Rev. Stat. 1981, ch. 73, pars. 755(2) and 1013).

SOURCE: Filed April 9, 1976, effective May 1, 1976; codified at 7 Ill. Reg. 6489.

924.10 Authority

This Rule is promulgated by the Director of Insurance under Section 401 of the Illinois Insurance Code (Ill. Rev. Stat. 1981, ch. 73 par. 1013) which empowers the Director "...to make reasonable rules and regulations as may be necessary for making effective..." the insurance laws of this State. It is the purpose of this Part to implement Section 143(2) of Article IX of the Illinois Insurance Code (Ill. Rev. Stat. 1981, ch. 73, par. 755(2)).

924.20 Scope

This Part shall apply to any insurance company licensed to do business in this State which is transacting the kind or kinds of business described as class 2(b) or class 3(e) of Section 4 of the Illinois Insurance Code (Ill. Rev. Stat. 1981, ch. 73, par. 616), and issuing policies under which the insured vehicles therein designated are motor vehicles of the private passenger or station wagon type.

924.30 Exclusions

- a) On or after April 30, 1974, no automobile insurance policy issued or renewed in this State shall contain a provision excluding any item or items of equipment except in the manner herein provided.

- b) Items of equipment may be excluded only by special endorsement signed by the named insured and attached to and made a part of the policy and policy file. For purposes of this rule, equipment shall be defined as standard or optional equipment which is available from the manufacturer of the automobile named in the policy for that make, model and model year.

924.40 The Endorsement

Each endorsement must contain the following information:

- a) The named insured's signature.
- b) The date the endorsement was signed by the named insured.
- c) The policy number.
- d) Identification of the specific item or items to be excluded from the named insured's policy as a result of the endorsement.
- e) Specific identification of the automobile to which the endorsement applies.

924.50 Exception

Nothing in this Part shall apply to:

- a) loss of or damage to any device or instrument designed for the recording, reproduction, receiving, or transmittal of sound, radio waves, microwaves or television signals unless such device or instrument is permanently installed in the dash or console opening specified by the manufacturer of the motor vehicle for the installation of such equipment.
- b) loss or damage to any tape, wire, record disc or other medium for use with any device or instrument designed for the recording, reproduction, or recording and reproduction of sound.