

ACCIDENT AND HEALTH INSURANCE AGENT
Twenty-Four (24) Hour Coverage and General Concepts

Per Section 1749.02 of the California Insurance Code states, "Twenty-four hour coverage' is the joint issuance of a workers' compensation policy with a disability insurance policy, health care service plan contract, or other medical insurance coverage for non-occupational injuries and illnesses. This product shall not include a life insurance policy."

In addition, Section 1749.33 of the CIC states, in part, that the required number of instruction hours shall be equal to but no greater than that required by the curriculum board for the precicensing requirements of a fire and casualty broker-agent on these subjects. For resident licensees, this requirement shall count toward the licensee's continuing education requirement.

In 1995, the Curriculum Board determined that the Twenty-Four Hour Care Coverage Continuing Education Course is to be a four hour course and shall include the following topics from the Twenty-Four (24) Hour Coverage and General Concepts listed in the Accident and Health Agent Educational Objectives, page 20.

II. ACCIDENT AND HEALTH INSURANCE

II. C.1. Twenty-Four (24) Hour Coverage and General Concepts

1. Be able to be able to identify:
 - a. what "24 Hour coverage" is;
 - b. how "24 Hour coverage" concept differs from the policies that it is designed to replace (Section 1749.02 of the CIC).
2. Be able to identify the effect on the legal relationship between the employee and the employer that was intended when workers compensation laws were written.
3. Be able to identify situations where workers compensation coverage is required by law and the methods used to provide the coverage.
4. Be able to identify how the coverage provided by a workers compensation policy in California is determined and who pays the premium.
5. Be able to recognize common circumstances where workers compensation policies would or would not provide coverage for an injury or sickness.
6. Be able to identify the four different types of benefits provided.
7. Be able to identify that covered medical expenses have no time or dollar limits.
8. Be able to identify reasons why Employers Liability coverage is necessary in addition to workers compensation.
9. Be able to identify the agent's education requirement that authorizes the accident and health agent to sell Workers' Compensation coverage (Section 1749.33[d] of the CIC).