

WEST VIRGINIA CODE: §33-15-1

§33-15-1. Scope of article.

Nothing in this article shall apply to or affect:

- (a) Any policy of liability or workers' compensation insurance nor shall any of the references to "other insurance" contained in this article be interpreted to mean, include, or apply to, any policy of liability or workers' compensation insurance.
- (b) Any group accident and sickness policy issued in accordance with article sixteen of this chapter.
- (c) Life insurance (including endowment or annuity contracts), or contracts supplemental thereto, which contain only such provisions relating to accident and sickness insurance as (1) provide additional benefits in case of death by accidental means, or as (2) operate to safeguard such contracts against lapse, or to give a special surrender value or special benefit or an annuity in the event that the insured shall become totally and permanently disabled as defined by the contract or supplemental contract.
- (d) Reinsurance.