

Governing Law

This policy is issued and delivered in the State of Colorado and obeys its laws and regulations. If it conflicts with any of Colorado's laws and regulations it will automatically conform to the state's minimum requirements.

Non-waiver and Severability

If we don't exercise any remedy or right under this policy, that doesn't affect our ability to exercise any remedy or right at any time in the future.

Entire Contract: Changes

The entire contract of insurance between you and us consists of this policy, the declaration page, the application, and any and all endorsements and riders.

No oral statements by anyone can change or affect any aspect of this policy.

Notice of Legal Action

No legal action can be brought against us until at least 60 days after proof of loss has been furnished, or that proof of loss has been waived, or we have denied payment, whichever comes earlier.

Any Questions?

If you have problems with Delta Dental of Colorado or any producer, contact them to resolve your problem. You can contact DDCO at the address and telephone number provided in the "Notices" section.

The Division of Insurance is a state agency that regulates Colorado State insurers. To file a complaint with the Division of Insurance, write to:

Division of Insurance
1560 Broadway, Suite 850
Denver, CO 80202
303-894-7499;
Outside metro Denver: 1-800-930-3745
dora_insurance@state.co.us