



CHAPTER 66
ARTICLE 46 - GUARANTEED ASSET PROTECTION WAIVERS

N.C.G.S. § 66-441.

Scope of Article.

SOURCE	LAST AMENDMENT IN THIS TEXT	RETRIEVED	SOURCE FINGERPRINT
General Statutes of North Carolina, as published by the General Assembly	No amendment history on record	21 September 2026, 05:35 UTC	6e009ff021017b5e4e24202e - 4437477edc1c8e8c19d6a566 - 5677c25739f3f3bd

- § 66-441(a) Complete Exemptions. - This Article shall not apply to any of the following:
- (1) An insurance policy offered by an insurer under Chapter 58 of the General Statutes, except as provided in G.S. 66-443.
 - (2) A debt cancellation or debt suspension contract being offered pursuant to 12 C.F.R. Part 37, 12 C.F.R. Part 721, or any other federal law.

§ 66-441(b) Partial Exemption for Commercial Transactions. - G.S. 66-444, 66-446(c), and 66-447 are not applicable to a guaranteed asset protection waiver offered in connection with a lease or retail installment sale associated with a commercial transaction. (2013-193, s. 1.)

END OF SECTION TEXT APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS II
2 AUTHORITIES

Authorities referenced

Every G.S. cross-reference appearing in the text of this section, in order of first appearance. Nothing is characterized; the operative language is quoted from the section itself.

REFERENCE	APPEARS IN	OPERATIVE LANGUAGE IN THIS SECTION
G.S. 66-443	(a)(1)	"General Statutes, except as provided in"
G.S. 66-444	(b)	"Partial Exemption for Commercial Transactions. -"

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 66-441 (2026).

PINPOINT

N.C. Gen. Stat. § 66-441(a) (2026).

Pinpoint keys are set in the left margin of the text rather than line numbers: subsection designators are stable across editions and paper sizes, line numbers are not.

COLOPHON

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