

# MAINE STATE LEGISLATURE

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SEVENTY-NINTH LEGISLATURE

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HOUSE

NO. 384

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House of Representatives, March 11, 1919.

Referred to Committee on Mercantile Affairs and Insurance  
and 500 ordered printed. Sent up for concurrence.

CLYDE R. CHAPMAN, Clerk.

Presented by Mr. Thomas of South Portland.

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STATE OF MAINE

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IN THE YEAR OF OUR LORD ONE THOUSAND  
NINE HUNDRED AND NINETEEN

AN ACT Relating to the Cancellation, Non-Renewal or Re-  
striction of Health and Accident Policies.

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Be it enacted by the People of the State of Maine, as follows:

Section 1. No policy of insurance against loss or dam-  
2 age from sickness, bodily injury or death of the insured  
3 by accident issued or delivered to any person in this state  
4 shall be subject to cancellation, non-renewal, or restriction  
5 after thirty days from the date of its issue, except under  
6 the following conditions:

First: For non-payment of premiums.

Second: When the insured has actually retired from ac-  
2 tive business or is not actually engaged for a period of

3 six months or more in some business, occupation or pro-  
4 fession, but this shall not apply to any insured prevented  
5 from so engaging by disability from illness or from acci-  
6 dental bodily injuries.

Third: When the insured has received not less than  
2 one hundred times the weekly indemnity or twenty-five  
3 times the monthly indemnity provided by the policy, either  
4 as indemnity for disability from accidental bodily injuries  
5 or from sickness or from death or dismemberment from  
6 accidental bodily injuries.

Fourth: When the insured engages in any occupation  
2 classified by the company, corporation, association, society  
3 or other insurer as non-insurable in the classification of  
4 risks and premium rates pertaining thereto on file with  
5 the insurance commissioner.

Fifth: When the insured engages in any hazard out-  
2 side of his stated occupation classified by the company,  
3 corporation, association, society or other insurer as non-  
4 insurable in the classification of risks and premium rates  
5 pertaining thereto on file with the insurance commissioner  
6 the policy may be restricted to the extent of eliminating  
7 such hazard only.

Sixth: In case of fraud on the part of the insured but  
2 subject to the approval of the insurance commissioner.

The provisions of this act shall also apply to all policies  
2 of insurance against loss or damage from sickness or bod-  
3 ily injury or death of the insured by accident issued or de-

4 livered prior to the date this act becomes effective or in  
5 force on such date after such policies have been issued for  
6 a period of thirty days or more.

Sect. 2. All acts or parts of acts inconsistent herewith  
2 are hereby repealed.