

MAINE STATE LEGISLATURE

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ONE HUNDRED AND SEVENTH LEGISLATURE

Legislative Document

No. 32

H. P. 24

Office of the Clerk of the House

Filed December 10, 1974 under Joint Rule 6 by Mr. McMahon of Kennebunk. To be printed and delivered to the House of Representatives of the 107th Legislature.

E. LOUISE LINCOLN, Clerk

Presented by Mr. McMahon of Kennebunk.

STATE OF MAINE

IN THE YEAR OF OUR LORD NINETEEN HUNDRED
SEVENTY-FIVE

**AN ACT to Permit Insurers to Limit Liability on Accident Policies in
Certain Situations.**

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

24-A MRSA, § 2721-A is enacted to read:

§ 2721-A. Overinsurance in accident policies — same insurer

Whenever accident policies are effective immediately upon purchase, including but not limited to those policies purchased through coin-operated machines, there may be a provision included in the policy as follows:

“If an accident policy or policies previously issued by the insurer to the insured be in force concurrently herewith making the aggregate indemnity for (insert type of coverage or coverages) in excess of \$ (insert maximum limit of indemnity or indemnities) the excess shall be void and all premiums for such excess shall be returned to the insured or to his estate.”

STATEMENT OF FACT

The purpose of this bill is to encourage sale of flight insurance in Maine airports, including insurance sold through coin machines, by providing statutory language which will limit the liability of insurers.