# MAINE STATE LEGISLATURE

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### ONE HUNDRED AND SEVENTH LEGISLATURE

## Legislative Document

No. 1480

H. P. 1177 House of Representatives, March 25, 1975
Referred to Committee on Business Legislation. Sent up for concurrence
and ordered printed.

EDWIN H. PERT, Clerk

Presented by Mrs. Clark of Freeport.

#### STATE OF MAINE

IN THE YEAR OF OUR LORD NINETEEN HUNDRED SEVENTY-FIVE

AN ACT Relating to Cancellation of Insurance Policies under the Maine Consumer Credit Code.

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

9-A MRSA § 4-304, as enacted by PL 1973, c. 762, § 1, is amended to read: § 4-304. Cancellation by creditor

A creditor shall not request cancellation of a policy of property or liability insurance except after the consumer's default or in accordance with a written authorization by the consumer and in either case the concellation does not take effect and until written notice is delivered to the consumer or mailed to him at his address as stated by him. The notice shall state that the policy may be cancelled on a date not less than 10 days after the notice is delivered, or, if the notice is mailed, not less than 13 days after it is mailed. A cancellation may not take effect until those times

#### STATEMENT OF FACT

The purpose of this bill is to delete redundant language that obscured the clear intent of the section.