

# MAINE STATE LEGISLATURE

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EIGHTIETH LEGISLATURE

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HOUSE

NO. 7

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House of Representatives, Jan. 11, 1921.

On motion of Mr. Crabtree of Island Falls, tabled pending reference in concurrence. Five hundred copies ordered printed.

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 TWENTY-ONE

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AN ACT Relating to the Cancellation, Non-Renewal or  
Restriction 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 damage  
2 from sickness, bodily injury or death of the insured by  
3 accident issued or delivered to any person in this state shall  
4 be subject to cancellation, non-renewal or restriction after  
5 thirty days from the date of its issue, except under the  
6 following conditions:

1st. For non-payment of premiums.

2nd. When the insured has actually retired from active  
2 business or is not actually engaged for a period of six

3 months or more in some business, occupation or profession,  
4 but this shall not apply to any insured prevented from so  
5 engaging by disability from illness or from accidental bodily  
6 injuries.

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

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

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

6th. In case of fraud on the part of the insured but sub-  
2 ject 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 bodily  
3 injury or death of the insured by accident issued or deliv-  
4 ered prior to the date this act becomes effective or in force

5 on such date after such policies have been issued for a period  
6 of thirty days or more.

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