

# MAINE STATE LEGISLATURE

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**EIGHTY-FIRST LEGISLATURE**

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**HOUSE**

**NO. 320**

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House of Representatives, March 7, 1923.

Referred to Committee on Mercantile Affairs and Insurance and five hundred copies ordered printed. Sent up for concurrence.

CLYDE R. CHAPMAN, Clerk.

Presented by Mr. Drake of Bath.

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**STATE OF MAINE**

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**IN THE YEAR OF OUR LORD ONE THOUSAND NINE  
HUNDRED AND TWENTY-THREE**

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**AN ACT** Relating to the Incontestable Clause in Life Insurance Policies.

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

That the policy of insurance together with the application therefor, a copy of which application shall be endorsed upon or attached to the policy and made a part thereof, shall constitute the entire contract between the parties and shall be incontestable after it shall have been in force during the life time of the insured for two years from its date, except for non-payment of premiums and except for violations of the policy relating to the naval or

9 military service in time of war and at the option of the  
10 company provisions relative to benefits in the event of total  
11 and permanent disability and provisions which grant addi-  
12 tional insurance specifically against death by accident may  
13 also be excepted.