

MAINE STATE LEGISLATURE

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LAWS
OF THE
STATE OF MAINE
AS PASSED BY THE
One Hundred and Sixth Legislature
1ST SPECIAL SESSION
JANUARY 2, 1974 TO MARCH 29, 1974
AND BY THE
One Hundred and Seventh Legislature
REGULAR SESSION
JANUARY 1, 1975 TO JULY 2, 1975

PUBLISHED BY THE DIRECTOR OF LEGISLATIVE RESEARCH IN
ACCORDANCE WITH THE REVISED STATUTES OF 1964, TITLE 3,
SECTION 164, SUBSECTION 6.

THE KNOWLTON AND MCLEARY COMPANY
FARMINGTON, MAINE
1975

PUBLIC LAWS
OF THE
STATE OF MAINE

AS PASSED BY THE
One Hundred and Seventh Legislature

1975

CHAPTER 180

AN ACT to Require a Notice of Default to be given within Prescribed Intervals, as Applicable, for Open-end Credit Transactions under the Consumer Credit Code.

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

9-A MRSA § 5-111, sub-§ 3, as enacted by PL 1973, c. 762, § 1, is amended by adding at the end a new sentence to read:

For the purpose of this section, in open-end credit, the obligation is the unpaid balance of the account and there is no right to cure and no limitation on the creditor's rights with respect to a default that occurs within 12 months after an earlier default as to which a creditor has given a notice of consumer's right to cure, section 5-110.

Effective October 1, 1975

CHAPTER 181

AN ACT Concerning Refinancing of Credit Sales on Consolidation under the Consumer Credit Code.

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

9-A MRSA § 2-505, sub-§ 3, as enacted by PL 1973, c. 762, § 1, is amended to read:

3. If a consumer owes an unpaid balance to a creditor with respect to a consumer credit transaction arising out of a consumer credit sale, and becomes obligated on another consumer credit transaction arising out of another consumer credit sale by the same seller, the parties may agree to a consolidation resulting in a single schedule of payments either pursuant to subsection 1 or by adding together the unpaid balances with respect to the 2 sales, **except where adding the unpaid balances together results in a decrease of the maturity of an earlier transaction.**

Effective October 1, 1975

CHAPTER 182

AN ACT Relating to Exemption of Law Enforcement Agencies and Courts under the Human Rights Act.

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

Sec. 1. 5 MRSA § 4553, sub-§ 7, as enacted by PL 1971, c. 501, § 1, is amended to read:

7. **Person.** "Person" includes one or more individuals, partnerships, associations, organizations, corporations, municipal corporations, legal repre-

sentatives, trustees, trustees in bankruptcy, receivers and other legal representatives, and includes the State and all agencies thereof ~~excepting all law enforcement agencies and courts of this State and the United States.~~

Sec. 2. **5 MRSA § 4566**, 2nd sentence, as enacted by PL 1971, c. 501, § 1, is amended to read:

Without limiting the generality of the foregoing, it has the duty of investigating all forms of invidious discrimination, whether carried out legally or illegally, and whether by public agencies or private persons ~~excepting law enforcement agencies and courts of this State and the United States.~~

Effective October 1, 1975

CHAPTER 183

AN ACT to Clarify the Law Relating to Group Insurance Certificates.

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

Sec. 1. **24-A MRSA § 2620**, as enacted by PL 1969, c. 132, § 1, is amended to read:

§ 2620. Information as to insurance

The group life insurance policy shall contain a provision that the insurer will issue to the policyholder for delivery to each person insured printed information as to the insurance protection to which he is entitled ~~to whom the insurance benefits are payable~~ and the rights and conditions set forth in sections 2621, 2622 and 2623. **The insurer shall also provide for distribution by the policyholder to each member of the insured group a statement setting forth to whom the benefits under such policy are payable.**

Sec. 2. **24-A MRSA § 2821**, as last amended by PL 1969, c. 177, § 54, is further amended to read:

§ 2821. Individual certificates

Except in the case of blanket health insurance, a provision that the insurer shall issue to the policyholder, for delivery to each member of the insured group, an individual certificate or printed information setting forth in summary form a statement of the essential features of the insurance coverage of such employee or such member ~~to whom the benefits thereunder are payable~~ and in substance the provisions of sections 2821 to 2828. **The insurer shall also provide for distribution by the policyholder to each member of the insured group a statement, where applicable, setting forth to whom the benefits under such policy are payable.** If dependents are included in the coverage, only one certificate or printed summary need be issued for each family unit.

Effective October 1, 1975