

# MAINE STATE LEGISLATURE

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**LAWS**  
**OF THE**  
**STATE OF MAINE**

**AS PASSED BY THE**  
**ONE HUNDRED AND SEVENTEENTH LEGISLATURE**

**FIRST REGULAR SESSION**  
**December 7, 1994 to June 30, 1995**

**THE GENERAL EFFECTIVE DATE FOR**  
**FIRST REGULAR SESSION**  
**NON-EMERGENCY LAWS IS**  
**SEPTEMBER 29, 1995**

**PUBLISHED BY THE REVISOR OF STATUTES**  
**IN ACCORDANCE WITH MAINE REVISED STATUTES ANNOTATED,**  
**TITLE 3, SECTION 163-A, SUBSECTION 4**

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**J.S. McCarthy Company**  
**Augusta, Maine**  
**1995**

paragraph is intended to be an alternative to the procedure in section 581;

See title page for effective date.

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## CHAPTER 237

H.P. 787 - L.D. 1104

### An Act to Amend the Structure of the Electricians' Examining Board

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

**Sec. 1.** 32 MRSA §1151, first and 2nd ¶¶, as amended by PL 1991, c. 438, §1, are further amended to read:

The Electricians' Examining Board, as established by Title 5, section 12004-A, subsection 13, and in this chapter called the "board," consists of 7 members appointed by the Governor, called the "appointive members," and the Commissioner of Professional and Financial Regulation or a representative appointed by the commissioner.

The 7 appointive members ~~shall~~ consist of: one master electrician experienced in low-energy electronics; one electrician who is a bona fide member from organized labor classified as an inside electrician; one electrical inspector; one master electrician from the education field; and one person experienced in the electrical field, all of whom ~~shall~~ must have at least 10 years of experience in the electrical field; provided that the latter 3 need not be active electricians at the time of their appointment; and 2 representatives of the public. At the time of each appointment, the State Electrical Associates may nominate 3 persons for that appointment. To the extent the State Electrical Associates so nominates persons otherwise qualified for appointment to the board, the appointive members, other than the representatives of the public, may be selected from the persons so nominated.

See title page for effective date.

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## CHAPTER 238

S.P. 314 - L.D. 895

### An Act to Require Additional Disclosure of Terms in Credit Life and Credit Health Insurance Policies

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

**Sec. 1.** 24-A MRSA §2857, sub-§2, as enacted by PL 1969, c. 132, §1, is amended to read:

**2. Content of policy or certificate.** Each individual policy or group certificate of credit life insurance or credit health insurance ~~shall~~ must, in addition to other requirements of law, set forth the name and home office address of the insurer, the name or names of the debtor, or, in the case of a certificate under a group policy, the identity by name or otherwise of the debtor; the premium or amount of payment, if a separate identifiable charge is paid by the debtor separately for credit life insurance and credit health insurance; a description of the coverage, including the amount and term ~~thereof~~ of the coverage, and any exceptions, limitations and restrictions, including conditions under which the policy may be terminated, which must be highlighted in bold print; and ~~shall~~ must state that the benefit ~~shall be~~ is paid to the creditor to reduce or extinguish the unpaid indebtedness and, wherever the amount of insurance may exceed the unpaid indebtedness, that any ~~such~~ excess shall be is payable to a beneficiary, other than the creditor, named by the debtor or to ~~his~~ the debtor's estate. During the 30 days immediately following the commencement date, the debtor may cancel the insurance and request in writing a full refund of premium for any reason.

See title page for effective date.

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## CHAPTER 239

S.P. 128 - L.D. 320

### An Act to Clarify Immunity from Civil Suit for Volunteer Activities

**Emergency preamble.** Whereas, Acts of the Legislature do not become effective until 90 days after adjournment unless enacted as emergencies; and

**Whereas**, there are a number of successful free medical clinics in this State that must rely on the ability of health care practitioners to volunteer their professional assistance; and

**Whereas**, unless the health care practitioners are in private practice, they must obtain separate malpractice insurance to cover their volunteer services; and

**Whereas**, immediate enactment of this legislation is necessary to prevent the loss of valuable services at these clinics; and

**Whereas**, in the judgment of the Legislature, these facts create an emergency within the meaning of the Constitution of Maine and require the following legislation as immediately necessary for the preserva-