

§2408. Consent of insured for health and life insurance

1. No life or health insurance contract upon an individual, including contracts which may arise under section 2404, subsection 3, paragraph D, may be made or effectuated, unless at the time of the making of the contract the individual insured, being of competent legal capacity to contract, applies for coverage or has provided written consent, except under the following circumstances.

A. A spouse may effectuate insurance upon the other spouse. [PL 1989, c. 353, §3 (NEW).]

B. Any person having an insurable interest in the life of a minor, or any person upon whom a minor is dependent for support and maintenance, may effectuate insurance upon the life of the minor. [PL 1989, c. 353, §3 (NEW).]

C. Family policies may be issued insuring 2 or more members of a family on an application signed by either parent, a stepparent or a spouse. [PL 1989, c. 353, §3 (NEW).]
[PL 1989, c. 353, §3 (RPR).]

2. This section does not apply to:

A. Group life insurance contracts other than group contracts which may arise under section 2404, subsection 3, paragraph D; [PL 1989, c. 353, §3 (NEW).]

B. Group annuity contracts; or [PL 1989, c. 353, §3 (NEW).]

C. Group or blanket health insurance contracts. [PL 1989, c. 353, §3 (NEW).]
[PL 1989, c. 353, §3 (RPR).]

SECTION HISTORY

PL 1969, c. 132, §1 (NEW). PL 1989, c. 353, §3 (RPR).

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