

**§2914. Notice of cancellation -- reasons**

No policy may be cancelled except by notice to the insured and any other person mentioned in the loss payable clause of an automobile physical damage policy, as provided in this subchapter. [PL 1973, c. 339, §1 (NEW).]

No notice of cancellation of a policy shall be effective unless it is based on one or more of the following reasons: [PL 1973, c. 339, §1 (NEW).]

**1. Nonpayment of premium.** No notice of cancellation for nonpayment of premium shall be effective unless deemed received under section 2915 after the premium due date; [PL 1979, c. 347, §1 (AMD).]

**2.** Fraud or material misrepresentation affecting the policy or the presentation of a claim; [PL 1973, c. 339, §1 (NEW).]

**3.** Violation of terms or conditions of the policy; [PL 1973, c. 339, §1 (NEW).]

**4.** The named insured or any operator who either resides in the same household or customarily operates an automobile insured under the policy has a driver's license suspended, other than a first or 2nd suspension under Title 29-A, section 2471, subsection 2 or section 2472, subsection 2 or a suspension under Title 28-A, section 2052, or revoked during the policy term or, if the policy is a renewal, during its term or the 180 days immediately preceding its effective date. [PL 1995, c. 65, Pt. A, §71 (AMD); PL 1995, c. 65, Pt. A, §153 (AFF); PL 1995, c. 65, Pt. C, §15 (AFF).]

During the policy period, an automobile insurance policy may not be modified except by agreement between the insured and the insurer. Modification agreed upon between the insured and the insurer shall not be deemed a cancellation of the coverage or of the policy. [PL 1977, c. 403, §2 (RPR).]

This section shall not apply to any policy or coverage which has been in effect less than 60 days at the time notice of cancellation is received by the named insured nor shall section 2920 apply to any policy or coverage that has been in effect less than 60 days. [PL 1979, c. 347, §2 (AMD).]

This section shall not apply to nonrenewal of an automobile insurance policy. [PL 1977, c. 403, §2 (NEW).]

**SECTION HISTORY**

PL 1973, c. 339, §1 (NEW). PL 1973, c. 439 (NEW). PL 1973, c. 625, §145 (RP). PL 1977, c. 403, §2 (AMD). PL 1979, c. 347, §§1,2 (AMD). PL 1987, c. 138 (AMD). PL 1993, c. 93, §2 (AMD). PL 1995, c. 65, §A71 (AMD). PL 1995, c. 65, §§A153,C15 (AFF).

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