

§2414. Standard provisions, in general

1. Insurance contracts shall contain such standard or uniform provisions as are required by the applicable provisions of this Title pertaining to contracts of particular kinds of insurance. The superintendent may waive the required use of a particular provision in a particular insurance policy form if:

A. The superintendent finds such provision unnecessary for or unrelated to the protection of the insured and inconsistent with the purposes of the policy; and [RR 2021, c. 1, Pt. B, §213 (COR).]

B. The policy is otherwise approved by the superintendent. [RR 2021, c. 1, Pt. B, §214 (COR).]
[RR 2021, c. 1, Pt. B, §§213, 214 (COR).]

2. A policy may not contain any provision inconsistent with or contradictory to any standard or uniform provision used or required to be used, but the superintendent may approve any substitute provision which is, in the superintendent's opinion, not less favorable in any particular to the insured or beneficiary than the provisions otherwise required.
[RR 2021, c. 1, Pt. B, §215 (COR).]

3. In lieu of the provisions required by this Title for contracts for particular kinds of insurance, substantially similar provisions required by the law of the domicile of a foreign or alien insurer may be used when approved by the superintendent.
[PL 1973, c. 585, §12 (AMD); PL 1969, c. 132, §1 (NEW).]

4. A policy issued by a domestic insurer for delivery in another jurisdiction may contain or omit any provisions as required or permitted by the laws of such jurisdiction.
[PL 1969, c. 132, §1 (NEW).]

5. This section does not apply as to the standard fire policy.
[PL 1969, c. 132, §1 (NEW).]

SECTION HISTORY

PL 1969, c. 132, §1 (NEW). PL 1973, c. 585, §12 (AMD). RR 2021, c. 1, Pt. B, §§213-215 (COR).

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