

by the insurer or if the insurer accepts a premium after such date, the coverage provided by the policy will continue in force subject to any right of cancellation until the end of the period for which premium has been accepted. In the event the age of the insured has been misstated and if, according to the correct age of the insured, the coverage provided by the policy would not have become effective, or would have ceased prior to the acceptance of such premium or premiums, then the liability of the insurer shall be limited to the refund, upon request, of all premiums paid for the period not covered by the policy.

106H. (Non-Application to Certain Policies.) Nothing in this act shall apply to or affect (1) any policy of workmen's compensation insurance or any policy of liability insurance with or without supplementary expense coverage therein; or (2) any policy or contract of reinsurance; or (3) any blanket or group policy of insurance; or (4) life insurance, endowment or annuity contracts, or contracts supplemental thereto which contain only such provisions relating to accident and sickness insurance as (a) provide additional benefits in case of death or dismemberment or loss of sight by accident, or as (b) operate to safeguard such contracts against lapse, or to give a special surrender value or special benefit or an annuity in the event that the insured or annuitant shall become totally and permanently disabled, as defined by the contract or supplemental contract; or to any relief department, or pension or annuity plan of any common carrier; nor to any organization or association, the privileges of membership of which are confined to employees or former employees of any common carrier or its affiliated or subsidiary companies; nor to any association of such common carriers which administers such departments, plans, organizations or ~~associations~~. ASSOCIATIONS; NOR TO ANY POLICY OR CONTRACT OF INSURANCE ISSUED BY FRATERNAL BENEFIT SOCIETIES OR ORGANIZATIONS.

106I. (Violation.) Any person, partnership or corporation wilfully violating any provision of this act or order of the Commissioner made in accordance with this act, shall forfeit to the people of the State a sum not to exceed one hundred dollars (\$100.00) for each such violation, which may be recovered by a civil action. The Commissioner may also suspend or revoke the license of an insurer or agent for any such willful violation.

106J. (Judicial Review.) Any order or decision of the Commissioner under this act shall be subject to review by appeal as provided by Section 221 of Article 48A.

106K. (Effective Date of Act.) This act shall take effect on the first day of June, 1951. A policy, rider or endorsement,