

*time of defenses based upon the provisions of the policy which exclude or restrict coverage, whether or not such restrictions or exclusions are excepted in such clause.*

SEC. 2. *And be it further enacted*, That on and after the effective date of this act, no policy coming under the Industrial Life Insurance category that does not comply with the requirements of this Act shall be delivered, or issued for delivery, in this State; provided, however, that if a policy form coming under such category has been filed and lawfully used in this State before such effective date, then such form may be used in this State during two years from the effective date of this act without being subject to the other provisions of this act.

SEC. 3. *And be it further enacted*, That this act shall take effect June 1, 1956.

Approved March 2, 1956.

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CHAPTER 45

(Senate Bill 10)

AN ACT to repeal Section 185 of Article 48A of the Annotated Code of Maryland (1951 Edition), title "Insurance", sub-title "Life, Accident and Health Insurance", and to enact in lieu thereof a new Section 185, said new section to stand in the place and stead of the section so repealed relating to the use of uniform provisions in Life, Annuity and Accident and Sickness insurance contracts.

SECTION 1. *Be it enacted by the General Assembly of Maryland*, That Section 185 of Article 48A of the Annotated Code of Maryland (1951 Edition), title "Insurance", sub-title "Life, Accident and Health Insurance", be and the same is hereby repealed, and that a new Section 185 be and the same is hereby enacted in lieu thereof, to stand in the place and stead of the section so repealed, and to read as follows:

185. (*Uniform Provisions.*)

(a) *Life Insurance, Annuity, and Accident and Sickness insurance contracts shall contain in substance such uniform provisions as are required by the applicable sections of this Article pertaining to contracts of particular categories of insurance. The Commissioner may waive the required use of a particular uniform provision in a particular insurance contract if he finds such provision unnecessary for the protection of the insured, and inconsistent with the purposes of the contract.*

(b) *No insurance contract shall contain any provision inconsistent with or contradictory to any such uniform provision used or required*

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EXPLANATION: *Italics indicate new matter added to existing law.*

[Brackets] indicate matter stricken from existing law.

CAPITALS indicate amendments to bill.

~~Strike out~~ indicates matter stricken out of bill.