

Section 192, said new section to stand in the place and stead of the section so repealed, relating to the contracting for insurance by persons of competent legal capacity and to the capacity of minors to contract for certain insurance at a certain age.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That Section 192 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Maryland (1951 Edition), title "Insurance", sub-title "Life, Accident and Health Insurance", be and the same is hereby repealed, and that a new Section 192 be and the same is hereby enacted in lieu thereof, to stand in the place and stead of the section so repealed, and to read as follows:

192. (*Power to Contract.*) (a) *Any person of competent legal capacity may contract for insurance.*

(b) *A minor not less than fifteen (15) years of age at his nearest birthday may, notwithstanding such minority, contract for life or accident and sickness insurance on his own life or body, for his own benefit or for the benefit of his father, mother, spouse, child, brother, sister, or grandparent, and may exercise all rights and powers with respect to or under the contract issued to the minor as above described as though of full legal age, and may surrender his interest therein and give a valid discharge for any benefit accruing or money payable thereunder. The minor shall not by reason of his minority, be entitled to rescind, avoid, or repudiate the contract, or any exercise of a right or privilege thereunder; except that such minor, not otherwise emancipated, shall not be bound by any unperformed agreement to pay, by promissory note or otherwise, any premium on any such insurance contract.*

SEC. 2. *And be it further enacted,* That this Act shall take effect June 1, 1956.

Approved February 23, 1956.

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## CHAPTER 27

### (Senate Bill 22)

AN ACT to add a new paragraph to Sub-section (B) of Section 153 of Article 48A of the Annotated Code of Maryland (1951 Edition), title "Insurance", sub-title "Life, Accident and Health Insurance", said new paragraph to be known as paragraph (11) and to follow immediately after paragraph (10) of Sub-section (B) of said Section, relating to policy provisions in accident and sickness policies in regard to intoxicants and narcotics.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That a new paragraph be and the same is hereby added to Sub-section B of Section 153 of Article 48A of the Annotated Code of

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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.