

CHAPTER 282
(House Bill 288)

AN ACT to repeal Section 425 of Article 48A of the Annotated Code of Maryland (1968 Replacement Volume), title "Insurance Code," subtitle "Group Life Insurance," to eliminate the limits imposed on the amount of term insurance which an employer may carry on his or its employees, and a union on its union members, by means of a group life insurance policy; and to remove the prohibition against an insurer offering such limits as a defense to a claim under such policy.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That Section 425 of Article 48A of the Annotated Code of Maryland (1968 Replacement Volume), title "Insurance Code," subtitle "Group Life Insurance," be and it is hereby repealed:

[425.

No such policy of group life insurance may be issued to an employer, or to a labor union, or to the trustees of a fund established in whole or in part by an employer or a labor union or association, which provides term insurance on any person which together with any other term insurance under any group life insurance policy or policies issued to the employers of such person or to a labor union or labor unions of which such person is a member or to the trustees of a fund or funds established in whole or in part by such employer or employers or such labor union or labor unions or association, exceeds twenty thousand dollars (\$20,000), unless two hundred percent (200%) of the annual compensation of such person from his employer or employers exceeds twenty thousand dollars (\$20,000), in which event all such term insurance shall not exceed one hundred thousand dollars (\$100,000) to two hundred percent (200%) of such annual compensation, whichever is the lesser.

No insurer may offer as a defense to any claim made under a group term life policy that the amount of insurance is in excess of the limits hereinabove stated.]

SEC. 2. *And be it further enacted,* That this Act shall take effect July 1, 1971.

Approved April 29, 1971

CHAPTER 283
(House Bill 294)

AN ACT to add new Section 469 to Article 27 of the Annotated Code of Maryland (1971 Replacement Volume), title and subtitle "Crimes and Punishments," subheading "Refuse—Throwing or Dumping; Dumps, Junk Yards, Etc.," to follow immediately after Section 468 thereof, compelling junk yards and automobile graveyards which border on any body of water in Maryland to