

filed with the Commissioner.

(8) There shall be prominently printed on the face of the policy or attached thereto a notice to the insured that during the period of ten (10) days from the date the policy is delivered to the insured it may be surrendered to the insurer for cancellation and a [prorata] pro rata premium for the unexpired term of the policy shall be returned to him provided that the insurer shall have the option of printing or attaching the notice above required or a notice of equal prominence, which in the opinion of the Commissioner, is not less favorable to the policyholder, and provided further that notice of such cancellation shall be given by the insured to the insurer in writing.

(9) In any case where the policy is subject to renewal at the option of the insurer there shall be prominently printed on the first page of such policy a statement so informing the policyholder.

448.

There shall be a provision as follows:

“Payment of claims: Indemnity for loss of life will be payable in accordance with the beneficiary designation and the provisions respecting such payment which may be prescribed herein and effective at the time of payment. If no such designation or provision is then effective, such indemnity shall be payable to the estate of the insured. Any other accrued indemnities unpaid at the insured’s death may, at the option of the insurer, be paid either to such beneficiary or to such estate. All other indemnities will be payable to the insured.”

The following provisions, or either of them, may be included with the foregoing provision at the option of the insurer:

“If any indemnity of this policy shall be payable to the estate of the insured, or to an insured or beneficiary who is [a minor] UNDER EIGHTEEN YEARS OF AGE or otherwise not competent to give a valid release, the insurer may pay such indemnity, up to an amount not exceeding \$.....(insert an amount which shall not exceed \$1,000), to any relative by blood or connection by marriage of the insured or beneficiary who is deemed by the insurer to be equitably entitled thereto. Any payment made by the insurer in good faith pursuant to this provision shall fully discharge the insurer to the extent of such payment.”

“Subject to any written direction of the insured in the application or otherwise all or a portion of any indemnities provided by this policy on account of hospital, nursing, medical or surgical services may, at the insurer’s option and unless the insured requests otherwise in writing not later than the time of filing proof of such loss, be paid directly to the hospital or person rendering such services; but it is not required that the service be rendered by a particular hospital or person.”

477.

All benefits under any blanket health policy shall be payable to the person insured, or to his designated beneficiary or beneficiaries, or to his estate; except, that if the person insured be [a minor] UNDER EIGHTEEN YEARS OF AGE or A mental incompetent, such benefits may be made payable to his parent, guardian, or other person actually supporting him; or if the entire cost of the insurance has been borne by the employer such benefits may be made payable to the employer. Provided, however, that the policy may provide that all or any portion of any indemnities provided by such policy on account of hospital, nursing, medical or surgical services may, at the insurer’s option, be paid directly to the