(1) Individual policies of life insurance issued to debtors on the term plan.

(2) Individual policies of health insurance to insure debtors on a term plan or disability benefit provisions in individual policies of credit life insurance.

(3) Group policies of life insurance issued for delivery to creditors providing insurance upon the lives of debtors on the term plan.

(4) Group policies of health insurance issued for delivery to creditors on a term plan insuring debtors or disability benefit provisions in group credit life insurance policies to provide such coverage.

(5) INDIVIDUAL POLICIES OF INVOLUNTARY UNEMPLOYMENT BENEFIT INSURANCE ISSUED TO THE DEBTORS ON A TERM PLAN.

(6) GROUP POLICIES OF INVOLUNTARY UNEMPLOYMENT BENEFIT INSURANCE ISSUED FOR DELIVERY TO CREDITORS ON A TERM PLAN INSURING DEBTORS.

436F.

The term of any credit life insurance, [or] credit health insurance, OR INVOLUNTARY UNEMPLOYMENT BENEFIT INSURANCE subject to acceptance by the insurer, shall commence on the date the debtor becomes obligated to the creditor, except that, if a group policy provides coverage with respect to existing obligations, the insurance on a debtor with respect to the indebtedness shall commence on the effective date of the policy. If evidence of insurability is required and such evidence is furnished more than thirty (30) days after the date the debtor becomes obligated to the creditor, the term of the insurance may commence on the date on which the insurance company determines the evidence to be satisfactory, and in such event there shall be an appropriate refund or adjustment of any charge to the debtor for insurance. The term of the insurance shall not extend more than fifteen (15) days beyond the scheduled maturity date of the indebtedness except when extended without additional cost to the debtor. If the indebtedness is discharged because of renewal or refinancing prior to the scheduled maturity date, the insurance in force shall be terminated before any new insurance may be issued in connection with the renewed or refinanced indebtedness. In all cases of termination prior to scheduled maturity, a refund shall be paid or credited as provided in § 436-I of this article.

436G.

(a) All credit life insurance, [and] credit health insurance, AND INVOLUNTARY UNEMPLOYMENT BENEFIT INSURANCE