

- (I) OF A STYLE IN GENERAL USE; AND
- (II) IN A SIZE THAT IS UNIFORM AND NOT LESS THAN 10 POINT WITH A LOWER CASE UNSPACED ALPHABET LENGTH NOT LESS THAN 120 POINT.

(E) EXCEPTIONS AND REDUCTIONS.

(1) THE EXCEPTIONS AND REDUCTIONS OF INDEMNITY SHALL BE SET FORTH IN THE POLICY.

(2) OTHER THAN THOSE CONTAINED IN §§ 15-207 THROUGH 15-228 OF THIS SUBTITLE, AND EXCEPT AS PROVIDED IN PARAGRAPH (3) OF THIS SUBSECTION, THE EXCEPTIONS AND REDUCTIONS SHALL BE PRINTED AT THE INSURER'S OPTION:

- (I) WITH THE BENEFIT PROVISIONS TO WHICH THEY APPLY; OR
- (II) UNDER AN APPROPRIATE CAPTION SUCH AS "EXCEPTIONS" OR "EXCEPTIONS AND REDUCTIONS".

(3) IF AN EXCEPTION OR REDUCTION SPECIFICALLY APPLIES ONLY TO A PARTICULAR BENEFIT OF THE POLICY, A STATEMENT OF THE EXCEPTION OR REDUCTION SHALL BE INCLUDED WITH THE BENEFIT PROVISION TO WHICH IT APPLIES.

(F) FORM NUMBER IDENTIFICATION.

EACH FORM OF A POLICY, INCLUDING RIDERS AND ENDORSEMENTS, SHALL BE IDENTIFIED BY A FORM NUMBER IN THE LOWER LEFT-HAND CORNER OF THE FIRST PAGE.

(G) INCORPORATION OF OTHER DOCUMENTS.

(1) EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION, A POLICY MAY NOT CONTAIN A PROVISION THAT PURPORTS TO INCORPORATE IN THE POLICY A PART OF THE CHARTER, RULES, CONSTITUTION, OR BYLAWS OF THE INSURER UNLESS THE PART IS SET FORTH IN FULL IN THE POLICY.

(2) A STATEMENT OF RATES, CLASSIFICATION OF RISKS, OR SHORT-RATE TABLE THAT IS FILED WITH THE COMMISSIONER MAY BE REFERRED TO OR INCORPORATED IN THE POLICY WITHOUT BEING SET FORTH IN FULL.

(H) NOTICE OF CANCELLATION OPTION AND REFUND.

(1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, A NOTICE SHALL BE PROMINENTLY PRINTED ON OR ATTACHED TO THE FACE OF THE POLICY THAT STATES THAT:

(I) THE POLICY MAY BE SURRENDERED TO THE INSURER FOR CANCELLATION WITHIN 10 DAYS AFTER THE DATE THE POLICY IS DELIVERED TO THE INSURED; AND

(II) IF A POLICY IS CANCELED DURING THE 10-DAY PERIOD, A PRO RATA PREMIUM FOR THE UNEXPIRED TERM OF THE POLICY SHALL BE RETURNED TO THE INSURED.