

WHENEVER A POLICY PROVISION THAT IS SUBJECT TO THIS SUBTITLE CONFLICTS WITH A PROVISION OF THIS SUBTITLE, THE RIGHTS, DUTIES, AND OBLIGATIONS OF THE INSURER, INSURED, AND BENEFICIARY SHALL BE GOVERNED BY THIS SUBTITLE.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 467.

In subsection (b) of this section, the former reference to a policy that is delivered or issued for delivery "to any person" in the State is deleted as implicit.

Defined terms: "Insurer" § 1-101  
"Policy" § 1-101

15-207. ENTIRE CONTRACT; CHANGES.

EACH POLICY OF HEALTH INSURANCE SHALL CONTAIN THE FOLLOWING PROVISION:

"ENTIRE CONTRACT; CHANGES: THIS POLICY, INCLUDING THE ENDORSEMENTS AND THE ATTACHED PAPERS, IF ANY, CONSTITUTES THE ENTIRE CONTRACT OF INSURANCE. NO CHANGE IN THIS POLICY SHALL BE VALID UNTIL APPROVED BY AN EXECUTIVE OFFICER OF THE INSURER AND UNLESS SUCH APPROVAL BE ENDORSED HEREON OR ATTACHED HERETO. NO AGENT HAS AUTHORITY TO CHANGE THIS POLICY OR TO WAIVE ANY OF ITS PROVISIONS."

REVISOR'S NOTE: This section formerly was Art. 48A, § 440.

The quoted language of this section is the same as the quoted language of former Art. 48A, § 440.

The only changes are in style.

Defined terms: "Health insurance" § 1-101  
"Insurance" § 1-101  
"Insurer" § 1-101  
"Policy" § 1-101

15-208. TIME LIMIT ON SPECIFIED DEFENSES.

(A) TWO-YEAR LIMIT ON MISREPRESENTATION.

EXCEPT AS PROVIDED IN SUBSECTION (C) OF THIS SECTION, EACH POLICY OF HEALTH INSURANCE SHALL CONTAIN THE FOLLOWING PROVISION:

"TIME LIMIT ON CERTAIN DEFENSES: (1) AFTER TWO YEARS FROM THE DATE OF ISSUE OF THIS POLICY NO MISSTATEMENTS, EXCEPT FRAUDULENT MISSTATEMENTS, MADE BY THE APPLICANT IN THE APPLICATION FOR SUCH POLICY SHALL BE USED TO VOID THE POLICY OR TO DENY A CLAIM FOR LOSS INCURRED OR DISABILITY (AS DEFINED IN THE POLICY) COMMENCING AFTER THE EXPIRATION OF SUCH TWO-YEAR PERIOD."