

~~OF EACH PREMIUM DUE AFTER THE FIRST PREMIUM, UNLESS THE INSURER DOES NOT INTEND TO RENEW THE POLICY BEYOND THE PERIOD FOR WHICH PREMIUM HAS BEEN ACCEPTED AND NOTICE OF THE INTENTION NOT TO RENEW IS DELIVERED TO THE POLICYHOLDER AT LEAST 45 DAYS BEFORE THE PREMIUM IS DUE. DURING THE GRACE PERIOD THE POLICY SHALL CONTINUE IN FORCE."~~

~~(2) ANY ADDITIONAL PROVISIONS RELATED TO THE GRACE PERIOD SHALL BE EXPRESSLY STATED IN THE POLICY SUBJECT TO THE FOLLOWING LIMITATIONS:~~

~~(I) UNLESS AN INSURER RECEIVES A NOTICE OF THE POLICYHOLDER'S INTENTION TO TERMINATE THE POLICY, THE INSURER MAY COLLECT PREMIUM FOR THE 31 DAY GRACE PERIOD;~~

~~(II) IF AN INSURER RECEIVES A NOTICE OF INTENTION TO TERMINATE THE POLICY, THE INSURER MAY COLLECT PREMIUM FOR THE PERIOD BEGINNING ON THE FIRST DAY OF THE GRACE PERIOD UNTIL THE DATE ON WHICH NOTICE IS RECEIVED OR THE DATE OF TERMINATION STATED IN THE NOTICE, WHICHEVER IS LATER;~~

~~(III) IF PREMIUM FOR THE 31 DAY GRACE PERIOD IS PAID AFTER THE GRACE PERIOD ENDS, AN INSURER MAY CHARGE INTEREST FOR THE PREMIUM; AND~~

~~(IV) INTEREST MAY NOT BEGIN TO ACCRUE DURING THE 31 DAY GRACE PERIOD.~~

~~(B) AN INSURER MAY SUBSTITUTE A CORRESPONDING PROVISION WITH WORDING DIFFERENT FROM THAT OF A PROVISION SET FORTH IN THIS SECTION IF THE CORRESPONDING PROVISION IS:~~

~~(1) APPROVED BY THE COMMISSIONER; AND~~

~~(2) AT LEAST AS FAVORABLE TO THE INSURED OR BENEFICIARY.~~

15-303.2.

~~(A) (1) A POLICY OF GROUP HEALTH INSURANCE MAY CONTAIN THE FOLLOWING PROVISION:~~

~~"ILLEGAL OCCUPATION: THE INSURER SHALL NOT BE LIABLE FOR ANY LOSS TO WHICH A CONTRIBUTING CAUSE WAS THE INSURED'S COMMISSION OF OR ATTEMPT TO COMMIT A FELONY OR TO WHICH A CONTRIBUTING CAUSE WAS THE INSURED'S BEING ENGAGED IN AN ILLEGAL OCCUPATION."~~

~~(2) A POLICY OF GROUP HEALTH INSURANCE MAY CONTAIN THE FOLLOWING PROVISION:~~

~~"INTOXICANTS AND NARCOTICS: THE INSURER SHALL NOT BE LIABLE FOR ANY LOSS SUSTAINED OR CONTRACTED IN CONSEQUENCE OF THE INSURED'S BEING INTOXICATED OR UNDER THE INFLUENCE OF ANY NARCOTIC UNLESS ADMINISTERED ON THE ADVICE OF A PHYSICIAN."~~