
By Mr. McKenna, a petition of Denis L. McKenna for legislation relative to incontestability provision of life insurance policies. Insurance.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Sixty-Six.

AN ACT RELATIVE TO THE INCONTESTABILITY PROVISION OF LIFE INSURANCE POLICIES.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Provision 2 of section 132 of chapter 175 of the
2 General Laws, as appearing in the Tercentenary Edition, is
3 hereby amended to read as follows: — 2. A provision that the
4 policy shall be incontestable after it has been in force during
5 the lifetime of the insured for a period of two years from its
6 date of issue if the policy has been issued without a medical
7 examination and that the policy shall be incontestable from
8 the date of its issue if the policy has been issued with a pre-
9 vious medical examination except for non-payment of pre-
10 mium or violation of the conditions of the policy relating to
11 military or naval service in time of war. Claims for total and
12 permanent disability benefits or additional benefits specifically
13 granted in case of death by accident shall be incontestable
14 after the policy has been issued.

1 SECTION 2. Provision 1 of section 134 of chapter 175 of the
2 General Laws, as amended by chapter 285 of the acts of 1954,
3 is hereby further amended to read as follows: — 1. That the
4 policy shall be incontestable after two years from its date of
5 issue if issued without a medical examination and shall be in-
6 contestable from date of issue if issued with a previous medi-
7 cal examination except for non-payment of premiums or for
8 violation of the conditions of the policy relating to military or
9 naval service in time of war.

