

THE INSURANCE CODE OF 1956 (EXCERPT)
Act 218 of 1956

500.2214 Disability insurance; application, use as evidence.

Sec. 2214.

(1) An insured is not bound by a statement made in an application for a disability insurance policy unless the application is included in the policy when the policy is issued. For purposes of this subsection, an application is not included in a policy unless the policy specifically states that it includes the application.

(2) If a policy described in subsection (1) that was delivered or issued for delivery to a person in this state is reinstated or renewed and the insured or a beneficiary or assignee of the policy makes a written request to the insurer for a copy of any application for reinstatement or renewal, the insurer shall, within 15 days after receiving the request at the home office or a branch office of the insurer, deliver or mail to the person making the request a copy of the application. If the copy is not delivered or mailed as required by this subsection, the insurer is precluded from introducing the application as evidence in an action or proceeding based on or involving the policy or the reinstatement or renewal.

History: 1956, Act 218, Eff. Jan. 1, 1957 ;— Am. 2016, Act 276, Imd. Eff. July 1, 2016

Popular Name: Act 218