

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

**500.2836 Breach of warranty or condition as defense; payment of losses.**

Sec. 2836.

(1) An insurer shall not base a defense under the terms of a fire insurance policy permitted to be used in this state, upon a breach of warranty or condition occurring before loss, unless the breach exists at the time of the loss or contributes to the loss or to the amount of the loss.

(2) Except as otherwise provided in section 2845, losses under any fire insurance policy shall be paid within 30 days after receipt of proof of the amount of the loss, notwithstanding the provisions of any contract or statute to the contrary.

**History:** 1956, Act 218, Eff. Jan. 1, 1957 ;-- Am. 1980, Act 495, Eff. Mar. 31, 1981 ;-- Am. 1990, Act 305, Imd. Eff. Dec. 14, 1990

**Popular Name:** Act 218