

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

**500.4016 Statements considered representations; provision required; electronic application; endorsement.**

Sec. 4016.

(1) Each life insurance policy shall contain a provision that all statements made by the insured, shall, in the absence of fraud, be considered representations and not warranties. The statement shall not avoid the policy unless the statement is contained in a written application and a copy of the application must be endorsed upon or attached to the policy when issued.

(2) An application obtained through electronic means is an application under subsection (1). The information contained in that application must be endorsed upon or attached to the policy.

**History:** 1956, Act 218, Eff. Jan. 1, 1957 ;-- Am. 2014, Act 143, Eff. Mar. 31, 2015

**Popular Name:** Act 218