

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

500.3402f Blanket disability insurance policy; provisions.

Sec. 3402f. An insurer shall include in a blanket disability insurance policy the applicable provisions of sections 3406 to 3466 and all of the following provisions:

(a) That the policy and the application signed by the policyholder constitute the entire contract between the parties. The insurer's identification of what constitutes the entire contract creates a rebuttable presumption that the identified items are the entire contract.

(b) That a statement made by the policyholder, in the absence of fraud, is a representation and not a warranty. An insurer shall not use a statement made by the policyholder as a defense to a claim under the policy, unless the statement is contained in a written application.

(c) That individuals who are eligible for coverage, on application of the policyholder, will be added to the group or class originally insured.

History: Add. 2016, Act 276, Imd. Eff. July 1, 2016.

Popular name: Act 218