**§2414. Standard provisions, in general**

**1.**  Insurance contracts shall contain such standard or uniform provisions as are required by the applicable provisions of this Title pertaining to contracts of particular kinds of insurance. The superintendent may waive the required use of a particular provision in a particular insurance policy form if:

A. The superintendent finds such provision unnecessary for or unrelated to the protection of the insured and inconsistent with the purposes of the policy; and [RR 2021, c. 1, Pt. B, §213 (COR).]

B. The policy is otherwise approved by the superintendent. [RR 2021, c. 1, Pt. B, §214 (COR).]

[RR 2021, c. 1, Pt. B, §§213, 214 (COR).]

**2.**  A policy may not contain any provision inconsistent with or contradictory to any standard or uniform provision used or required to be used, but the superintendent may approve any substitute provision which is, in the superintendent's opinion, not less favorable in any particular to the insured or beneficiary than the provisions otherwise required.

[RR 2021, c. 1, Pt. B, §215 (COR).]

**3.**  In lieu of the provisions required by this Title for contracts for particular kinds of insurance, substantially similar provisions required by the law of the domicile of a foreign or alien insurer may be used when approved by the superintendent.

[PL 1973, c. 585, §12 (AMD); PL 1969, c. 132, §1 (NEW).]

**4.**  A policy issued by a domestic insurer for delivery in another jurisdiction may contain or omit any provisions as required or permitted by the laws of such jurisdiction.

[PL 1969, c. 132, §1 (NEW).]

**5.**  This section does not apply as to the standard fire policy.

[PL 1969, c. 132, §1 (NEW).]

SECTION HISTORY

PL 1969, c. 132, §1 (NEW). PL 1973, c. 585, §12 (AMD). RR 2021, c. 1, Pt. B, §§213-215 (COR).

The State of Maine claims a copyright in its codified statutes. If you intend to republish this material, we require that you include the following disclaimer in your publication:

*All copyrights and other rights to statutory text are reserved by the State of Maine. The text included in this publication reflects changes made through the Second Regular Session of the 131st Maine Legislature and is current through January 1, 2025
 . The text is subject to change without notice. It is a version that has not been officially certified by the Secretary of State. Refer to the Maine Revised Statutes Annotated and supplements for certified text.*

The Office of the Revisor of Statutes also requests that you send us one copy of any statutory publication you may produce. Our goal is not to restrict publishing activity, but to keep track of who is publishing what, to identify any needless duplication and to preserve the State's copyright rights.

PLEASE NOTE: The Revisor's Office cannot perform research for or provide legal advice or interpretation of Maine law to the public. If you need legal assistance, please contact a qualified attorney.