

§7056. Policy; responsibilities; enforcement; standards

1. Policy. Notwithstanding any provision of this Title to the contrary, travel insurance rates and forms must be filed with and approved by the superintendent. For purposes of such filings, travel insurance must be classified and filed for purposes of rates and forms as inland marine insurance, except that travel insurance that provides coverage for sickness, accident, disability or death occurring during travel, either exclusively or in conjunction with related coverages of emergency evacuation or repatriation of remains, or incidental limited property and casualty benefits such as lost baggage or trip cancellation, may, subject to the superintendent's discretion, be filed as either health insurance or inland marine insurance. Travel insurance may be provided under an individual policy or under a group or blanket travel insurance policy.

[PL 2021, c. 354, §13 (AMD).]

2. Responsibility. As the insurer's designee, a supervising travel insurance producer is responsible for the acts of a travel retailer offering and disseminating travel insurance under the supervising travel insurance producer's authority and shall use reasonable means to ensure compliance by the travel retailer with this chapter.

[PL 2021, c. 354, §13 (AMD).]

3. Enforcement. A supervising travel insurance producer and any travel retailer offering and disseminating travel insurance are subject to chapters 16 and 23.

[PL 2015, c. 133, §4 (NEW).]

4. Eligibility and underwriting standards. Eligibility and underwriting standards for travel insurance may be developed and provided based on travel protection plans designed for individual or identified marketing or distribution channels, as long as those standards also meet the State's underwriting standards for inland marine insurance.

[PL 2021, c. 354, §13 (NEW).]

SECTION HISTORY

PL 2015, c. 133, §4 (NEW). PL 2021, c. 354, §13 (AMD).

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