

31A-21-202 Explicit approval required.

- (1) The following clauses are disapproved unless the commissioner gives them explicit approval:
 - (a) clauses requiring more expeditious notice of loss or proof of loss than is required by Section 31A-21-312 or rules adopted under that section; and
 - (b) a schedule of reinstatement fees under Section 31A-22-608, if made a part of the policy. This type of schedule need not be included in the policy but may be given approval as a separate document specifically made applicable to particular classes of policies and incorporated in the policy by reference.
- (2) If an insurer fails to obtain explicit approval from the commissioner for the clauses specified in Subsection (1), the clauses are void.

Amended by Chapter 204, 1986 General Session