

**31A-22-514 Incontestability.**

The group life insurance policy shall contain a provision that the validity of the policy may not be contested, except for nonpayment of premiums, after it has been in force for two years from its date of issue. This provision shall also state that no statement made by any person insured under the policy relating to his insurability may be used in contesting the validity of the insurance with respect to which the statement was made after the insurance has been in force, prior to the contest, for a period of two years during the person's lifetime, nor may the statement be used unless it is contained in a written instrument signed by him. This type of provision does not preclude the assertion of defenses based upon provisions in the policy which relate to eligibility for coverage.

Enacted by Chapter 242, 1985 General Session