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OFFICE OF WEST VIRGINIA  
SECRETARY OF STATE

# WEST VIRGINIA LEGISLATURE

FIRST REGULAR SESSION, 1993



# ENROLLED

HOUSE BILL No. 2518

(By Delegates Carper and Michael)



Passed ..... April 10, ..... 1993

In Effect ..... From ..... Passage

**ENROLLED**  
**H. B. 2518**

(By DELEGATES CARPER AND MICHAEL)

[Passed April 10, 1993; in effect from passage.]

AN ACT to amend and reenact section eleven-b, article six, chapter thirty-three of the code of West Virginia, one thousand nine hundred thirty-one, as amended, relating to the right to return a life or accident and sickness insurance policy, certificate or contract, to clarify the rights of group insurance certificate holders; and to exempt from the requirements of this section certain group annuity contracts.

*Be it enacted by the Legislature of West Virginia:*

That section eleven-b, article six, chapter thirty-three of the code of West Virginia, one thousand nine hundred thirty-one, as amended, be amended and reenacted to read as follows:

**ARTICLE 6. THE INSURANCE POLICY.**

**§33-6-11b. Right to return life or accident and sickness insurance policy, certificate or contract.**

1 All life or sickness and accident insurance policies,  
2 certificates or contracts issued to persons in this state  
3 shall have a notice prominently printed on the first page  
4 of the policy, certificate or contract stating in substance  
5 that the insured person or person obtaining the policy  
6 shall have the right to return the policy, certificate or  
7 contract within ten days of its receipt and to have the  
8 premium refunded if, after examination of the policy,  
9 certificate or contract, the person obtaining the insu-  
10 rance is not satisfied for any reason: *Provided*, That this

11 section does not apply to group annuity policies,  
12 contracts or certificates issued in connection with a  
13 pension or profit-sharing plan qualified or exempt  
14 under sections 401, 403, 408, 457 or 501 of the Internal  
15 Revenue Code.

The Joint Committee on Enrolled Bills hereby certifies that the foregoing bill is correctly enrolled.

*[Handwritten Signature]*  
.....  
Chairman Senate Committee

*Ernest C. Moore*  
.....  
Chairman House Committee

Originating in the House.

Takes effect from passage.

*[Handwritten Signature]*  
.....  
Clerk of the Senate

*Donald L. Kopp*  
.....  
Clerk of the House of Delegates

*[Handwritten Signature]*  
.....  
President of the Senate

*[Handwritten Signature]*  
.....  
Speaker of the House of Delegates

The within *is* approved this the *12<sup>th</sup>*  
day of *May*, 1993.

*[Handwritten Signature]*  
.....  
Governor

PRESENTED TO THE

GOVERNOR

Date 4/29/93

Time 11:25 am