500.3436 Other insurance with same insurer; optional provision.

Sec. 3436. There may be a provision as follows:

OTHER INSURANCE IN THIS INSURER: If an accident or sickness or accident and sickness policy
or policies previously issued by the insurer to the insured be in force concurrently herewith, making the
aggregate indemnity for ...................... (insert type of coverage or coverages) in excess of $....................
(insert maximum limit of indemnity or indemnities), the excess insurance shall be void and all premiums paid
for such excess shall be returned to the insured or to his estate.

Or, in lieu thereof:

Insurance effective at any one time on the insured under a like policy or policies in this insurer is limited to
the one such policy elected by the insured, his beneficiary or his estate, as the case may be, and the insurer
will return all premiums paid for all other such policies.


Popular name: Act 218