## §2912. Definitions

As used in this subchapter, unless otherwise required by the context, the following words shall have the following meanings. [PL 1973, c. 339, §1 (NEW).]

- 1. Policy. "Policy" means an automobile insurance policy providing bodily injury liability, property damage liability, medical payments, uninsured motorist coverage, physical damage coverage, or any combination thereof, delivered or issued for delivery in this State, insuring a single individual or one or more related individuals resident in the same household, as named insured and insuring vehicles of the following types only:
  - A. Motor vehicles of the private passenger or station wagon type that are not used as public conveyances nor rented to others; and [PL 2007, c. 188, Pt. C, §3 (AMD).]
- B. Any other 4-wheel motor vehicles with a load capacity of 1,500 pounds or less that are not used in the business or professions of the insured. [PL 2007, c. 188, Pt. C, §3 (AMD).] [PL 2007, c. 188, Pt. C, §3 (AMD).]
- 2. Renewal or renew. "Renewal" or "to renew" means the issuance and delivery by an insurer of a policy replacing at the end of the previous policy term a policy previously issued and delivered by the same insurer, or the issuance and delivery of a certificate or notice extending the coverage of the policy beyond its original term. For purposes of this subchapter, the transfer of a policy from an insurer to an affiliate is considered a policy renewal.

Any policy written for a term longer than one year or with no fixed expiration date is considered written for successive policy terms of one year for the purposes of this subchapter. [PL 2007, c. 188, Pt. C, §4 (AMD).]

**3. Nonpayment of premium.** "Nonpayment of premium" means failure of the named insured to discharge when due any of the named insured's obligations in connection with the payment of premium on the policy, or any installment of a premium, whether the premium is payable directly to the insurer or its agent or indirectly under any premium finance plan or extension of credit. [RR 2015, c. 1, §28 (COR).]

## SECTION HISTORY

PL 1973, c. 339, §1 (NEW). PL 1973, c. 439 (NEW). PL 1973, c. 625, §145 (RP). PL 1977, c. 403, §1 (AMD). PL 2005, c. 114, §1 (AMD). PL 2007, c. 188, Pt. C, §§3, 4 (AMD). RR 2015, c. 1, §28 (COR).

The State of Maine claims a copyright in its codified statutes. If you intend to republish this material, we require that you include the following disclaimer in your publication:

All copyrights and other rights to statutory text are reserved by the State of Maine. The text included in this publication reflects changes made through the Second Regular Session of the 131st Maine Legislature and is current through October 15, 2024. The text is subject to change without notice. It is a version that has not been officially certified by the Secretary of State. Refer to the Maine Revised Statutes Annotated and supplements for certified text.

The Office of the Revisor of Statutes also requests that you send us one copy of any statutory publication you may produce. Our goal is not to restrict publishing activity, but to keep track of who is publishing what, to identify any needless duplication and to preserve the State's copyright rights.

PLEASE NOTE: The Revisor's Office cannot perform research for or provide legal advice or interpretation of Maine law to the public. If you need legal assistance, please contact a qualified attorney.