

**§390. Deferred motor vehicle insurance coverage**

**1. Applicability.** This section applies whenever any member of the National Guard or the Reserves of the United States Armed Forces is ordered to military duty in response to federal or state orders for 30 or more consecutive days.

[PL 2001, c. 662, §40 (NEW).]

**2. Deferral of coverage.** A member of the military forces as described in subsection 1 may defer without cost or penalty motor vehicle insurance coverage during the period of military duty on one or more vehicles owned by the member, either individually or jointly with another person, as long as the member certifies to the insurer that the vehicle will not be operated during the member's absence on military duty and, if a motor vehicle serves as collateral for a loan, the member must continue to insure it against the risks of property damage and theft as required by the lender.

[PL 2001, c. 662, §40 (NEW).]

**3. Refund or crediting of prepaid premiums.** The insurer shall, at the election of the member, refund premiums paid for coverage during the period of deferral or credit those premiums to coverage in effect after the end of the deferral period.

[PL 2001, c. 662, §40 (NEW).]

**4. Reinstatement of deferred coverage.** Upon the member's release or discharge from military duty, the insurer shall, upon notice, reinstate the member's coverage at the rates in effect on the date of reinstatement.

[PL 2001, c. 662, §40 (NEW).]

**SECTION HISTORY**

PL 2001, c. 662, §40 (NEW).

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