

FIRST REGULAR SESSION

# SENATE BILL NO. 325

94TH GENERAL ASSEMBLY

INTRODUCED BY SENATOR LOUDON.

Read 1st time January 18, 2007, and ordered printed.

TERRY L. SPIELER, Secretary.

1125S.011

## AN ACT

To repeal section 376.620, RSMo, and to enact in lieu thereof one new section relating to suicide provisions in certain life insurance contracts.

*Be it enacted by the General Assembly of the State of Missouri, as follows:*

Section A. Section 376.620, RSMo, is repealed and one new section  
2 enacted in lieu thereof, to be known as section 376.620, to read as follows:

376.620. [In all suits upon policies of insurance on life hereafter issued  
2 by any company doing business in this state, to a citizen of this state, it shall be  
3 no defense that the insured committed suicide, unless it shall be shown to the  
4 satisfaction of the court or jury trying the cause, that the insured contemplated  
5 suicide at the time he made his application for the policy, and any stipulation in  
6 the policy to the contrary shall be void.] **1. Any life insurance or certificate  
7 issued or delivered in this state, may exclude or restrict liability of  
8 death as the result of suicide in the event the insured, while sane or  
9 insane, dies as a result of suicide within one year from the date of the  
10 issue of the policy or certificate.**

**11 2. Any life insurance policy or certificate which contains any  
12 exclusion or restriction under subsection 1 of this section shall also  
13 provide that in the event the insured dies as a result of suicide within  
14 one year from the date of issue of the policy that the insurer shall  
15 promptly refund all premiums paid for coverage on such insured.**

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**EXPLANATION—Matter enclosed in bold-faced brackets [thus] in this bill is not enacted and is intended to be omitted in the law.**