SENATE BILL NO. 325

94TH GENERAL ASSEMBLY

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Section A. Section 376.620, RSMo, is repealed and one new section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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