§ 3204. Policy to contain entire contract; statements of applicant to be representations and not warranties; alterations. (a) (1) Every policy of life, accident or health insurance, or contract of annuity, delivered or issued for delivery in this state, shall contain the entire contract between the parties, and nothing shall be incorporated therein by reference to any writing, unless a copy thereof is endorsed upon or attached to the policy or contract when issued.

(2) No application for the issuance of any such policy or contract shall be admissible in evidence unless a true copy was attached to such policy or contract when issued.

(3) Such policy or contract cannot be modified, nor can any rights or requirements be waived, except in a writing signed by a person specified by the insurer in such policy or contract.

(b) Subsection (a) hereof shall not apply to a table or schedule of rates, premiums or other payments which is on file with the superintendent for use in connection with such policy or contract.

(c) All statements made by, or by the authority of, the applicant for the issuance, reinstatement or renewal of any such policy or contract shall be deemed representations and not warranties.

(d) No insertion in or other alteration of any written application for any such policy or contract shall be made by any person other than the applicant without his written consent, except that insertions may be made by the insurer for administrative purposes only in such manner as to indicate clearly that the insertions are not to be ascribed to the applicant.

(e) If any policy of life, accident and health insurance delivered or issued for delivery in this state is reinstated or renewed, or if any such policy of life insurance provides that a change in the death benefit or other policy provisions may be made on application or by the written notice of exercise of one or more options provided in the policy, and the insured or the beneficiary or assignee of such policy makes written request to the insurer for a copy of the application, if any, for such reinstatement or renewal or change in the death benefit or other policy provisions or of the written notice of exercise of such an option, the insurer shall, within fifteen days after the receipt of such request at its home office or any branch office of the insurer, deliver or mail to the person making such request, a copy of such application or

notice. If such copy is not delivered or mailed, the insurer shall be precluded from introducing such application or notice as evidence in any action or proceeding based upon or involving such policy or its reinstatement, renewal or change.

(f) Any waiver of the provisions of this section shall be void.