§ 4509. Certificates; applications; effect of changes in corporate documents. Every authorized society shall issue to each insured member, except a spouse or children under the age of twenty-one years insured as members pursuant to subsection (b) of section four thousand five hundred five of this article, a certificate specifying the amount or amounts of insurance benefits provided thereby. The application for insurance, and the declaration of insurability, if used in lieu of a medical examination as herein provided, shall be signed by the applicant, and, unless society does not make the application a part of the contract or agreement with the member or applicant, a copy thereof shall be attached thereto, and all statements made by the applicant therein shall be deemed representations and not warranties. Every adult insurance member entitled to life insurance benefits shall, as to each application for life insurance, have furnished evidence of insurability acceptable to the society. The certificate, together with any riders or endorsements attached thereto, the articles of incorporation, constitution and by-laws of the society, and the application and declaration of insurability, if any, attached as aforesaid, shall constitute the entire contract, as of the date of issuance, between the society and the insured member; and copies of the same, certified by the secretary or corresponding officer of such society, shall be received in evidence to show the terms and conditions of such contract. In the case of certificates that provide that the death benefit or other certificate provisions may be changed by written application or by the written notice of exercise of one or more options provided in the certificate, or automatically by the terms of the certificate, the certificate may also contain a provision that when such written application or notice of exercise of an option is accepted by the society or a notice of any change is issued by the society and, in each case, a copy of such application or notice is returned by mail or delivered to the certificate holder at the certificate holder's last post office address known to the society, such application or notice shall become part of the entire contract between the parties. Any changes, additions or amendments to said articles of incorporation, constitution or by-laws duly made or enacted subsequent to the issuance of any certificate, other than a certificate or contract providing variable benefits pursuant to a separate account, shall bind the member and his

beneficiaries, and shall thereafter govern and control the agreement in all respects, except that no change, addition, or amendment shall destroy or diminish benefits which the society contracted to give the members as of the date of issuance.