

# A-Engrossed House Bill 3184

Ordered by the House April 17  
Including House Amendments dated April 17

Sponsored by Representative THATCHER (at the request of Dan Kohler)

## SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure.

*[Allows insurance policies for insured's funeral expenses to be entered into by family members, spouses and persons financially responsible for insured. Waives insured's consent requirements if policy is entered into by family members and persons financially responsible for insured.]*

**Allows family members and certain other persons to effectuate insurance that provides for funeral expenses of adult.**

## A BILL FOR AN ACT

Relating to funeral expense insurance policies; amending ORS 743.027.

**Be It Enacted by the People of the State of Oregon:**

**SECTION 1.** ORS 743.027 is amended to read:

743.027. *[No]* **A** life or health insurance policy upon an individual, except a policy of group life insurance or of group or blanket health insurance, *[shall]* **may not** be made or effectuated unless at the time of the making of the policy the individual insured, being of competent legal capacity to contract, applies therefor or has consented thereto in writing, except in the following cases:

(1) A spouse may effectuate such insurance upon the other spouse.

(2) Any person having an insurable interest in the life of a minor, or any person upon whom a minor is dependent for support and maintenance, may effectuate insurance upon the life of or pertaining to such minor.

(3) Family policies may be issued insuring any two or more members of a family on an application signed by either parent, a stepparent, or by a husband or wife.

(4) A person may effectuate insurance that provides for the *[final]* **funeral** expenses of an adult who is dependent upon the person for support and maintenance.

**(5) A person may effectuate insurance that provides for the funeral expenses of an adult if the person:**

**(a) Is closely related to the adult by blood or by law or has a substantial interest in the adult engendered by love and affection; and**

**(b) Has a lawful and substantial interest in having the life, health and bodily safety of the adult continue.**

**NOTE:** Matter in **boldfaced** type in an amended section is new; matter *[italic and bracketed]* is existing law to be omitted. New sections are in **boldfaced** type.