
Reapplying for the Same Plan

In the event that a product certificate lapses, is canceled or withdrawn, and a subsequent application for the same person is submitted in order to apply for coverage, it will be accepted under the following conditions:

ISM will accept a second application for the same person assuming that the lapse, cancellation or withdrawal of the original coverage was standard and not the result of any unusual circumstances that would preclude that case from being considered a second time. ***Each application is evaluated on its own, and the decision to accept secondary applications is at the sole discretion of ISM.***

No more than two applications for the same person will be accepted. An individual may reapply one time. If both applications result in lapse, cancellation or withdrawal, a third attempt to reapply will not be considered, and the initial premium (if collected and cleared) will be returned.

EXCEPTIONS TO THE ABOVE THAT WILL NOT ALLOW FOR REAPPLYING

1. Repetitive failure to collect premium for the original policy, resulting from a pattern of NSF's, bad account information, etc.
 2. Stop Payment on premium for the original application/policy as a result of the applicant not accepting the policy.
 3. Use of a second application in order to circumvent the past due premiums and/or NSF charges related to the original application.
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