



Assistant Resident Commissioner in the New Hebrides  
(in the absence of Her Britannic Majesty's  
Resident Commissioner, pursuant to s.6 (2)(b)  
of the New Hebrides Order in Council 1922).

## **QUEEN'S REGULATION**

TO AMEND the Insurance Regulation 1975

MADE BY Her Britannic Majesty's Resident Commissioner in the New Hebrides in pursuance of the powers contained in the New Hebrides Orders. In the name of Her Majesty Elizabeth the Second, by the Grace of God of the United Kingdom of Great Britain and Northern Ireland and Her other Realms and Territories Queen, Head of the Commonwealth, Defender of the Faith.

Citation  
and  
commencement

1. The Regulation may be cited as the Insurance (Amendment) Regulation 1975 and shall come into operation on the date on which it is published by the Resident Commissioner causing a copy thereof to be exhibited at the Public Office of the Resident Commissioner.

Replacement  
of s.46(2)  
and (3) of  
J.R. 18 of  
1973

2. Subsections (2) and (3) of section 46 of the Insurance Regulation 1973 are hereby repealed and replaced by the following three subsections -

"(2) A policy other than a life assurance, marine or aviation policy may be cancelled at any time by the insured named therein after giving to the insurer not less than thirty days' notice in writing of the proposed cancellation by service in accordance with the provisions of section 50 or by registered post, and the insurer shall, upon the surrendering of the policy, refund the excess of any premiums paid over and above the customary short-rate premium for the period when the policy has been in force.

(3) A policy other than a life assurance, marine or aviation policy may be cancelled at any time by an insurer after giving to the insured named therein not less than thirty days' notice in writing of the proposed cancellation by personal service or by registered post and upon refunding to the insured the excess of paid premium over and above the pro-rata premium for the time the policy has been in force, which refund shall accompany the notice.

(3A) Notwithstanding the provisions of subsections (2) and (3), the insured and the insurer may agree at the time any policy of insurance referred to therein is issued that the same shall be incapable of cancellation, provided that a clause to such effect is included in the policy. " .

PUBLISHED AND EXHIBITED at the Public Office of the Resident Commissioner this 12th day of March 1975.

J. Simon  
Office Superintendent