

109TH CONGRESS
1ST SESSION

H. R. 3504

To prohibit discrimination in the provision of life insurance on the basis
of a person's previous lawful travel experiences.

IN THE HOUSE OF REPRESENTATIVES

JULY 28, 2005

Mr. EMANUEL (for himself, Mr. WEINER, Ms. WASSERMAN SCHULTZ, Mr. ACKERMAN, Mr. VAN HOLLEN, Mrs. MCCARTHY, Mr. WAXMAN, Ms. SCHAKOWSKY, Mr. BERMAN, Mr. ISRAEL, Mr. ROTHMAN, Mr. FRANK of Massachusetts, and Mr. BISHOP of New York) introduced the following bill; which was referred to the Committee on Financial Services, and in addition to the Committee on Energy and Commerce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To prohibit discrimination in the provision of life insurance
on the basis of a person's previous lawful travel experiences.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Life Insurance Anti-
5 Discrimination in Travel Act”.

1 **SEC. 2. PROHIBITION OF DISCRIMINATION BASED ON PRE-**
2 **VIOUS LAWFUL TRAVEL EXPERIENCES.**

3 (a) IN GENERAL.—It shall be unlawful to deny any
4 person life insurance coverage, or to make any distinction
5 or otherwise discriminate in the issuance, cancellation,
6 terms (including premium rates), or conditions of life in-
7 surance coverage, based upon the past lawful travel experi-
8 ences of such person.

9 (b) DEFINITION.—

10 (1) IN GENERAL.—For purposes of this Act,
11 the term “life insurance” means insurance for which
12 the probabilities of the duration of human life or the
13 rate of mortality are an element or condition of in-
14 surance.

15 (2) INCLUDED INSURANCE.—Such term in-
16 cludes the granting of—

17 (A) endowment benefits;

18 (B) additional benefits in the event of
19 death by accident or accidental means;

20 (C) disability income benefits;

21 (D) additional disability benefits that oper-
22 ate to safeguard the contract from lapse or to
23 provide a special surrender value, or special
24 benefit in the event of total and permanent dis-
25 ability;

1 (E) benefits that provide payment or reim-
2 bursement for long-term home health care, or
3 long-term care in a nursing home or other re-
4 lated facility;

5 (F) burial insurance; and

6 (G) optional modes of settlement of pro-
7 ceeds of life insurance.

8 (3) EXCLUSIONS.—Such term does not include
9 property and casualty insurance, health insurance
10 (except as otherwise provided in paragraph (2)), or
11 workers compensation insurance.

12 **SEC. 3. ENFORCEMENT.**

13 A violation of this section constitutes an unfair meth-
14 od of competition and an unfair or deceptive act or prac-
15 tice under section 5(a)(1) of the Federal Trade Commis-
16 sion Act (15 U.S.C. 45(a)(1)).

17 **SEC. 4. EFFECTIVE DATE.**

18 This Act shall take effect upon the expiration of the
19 60-day period beginning on the date of the enactment of
20 this Act and shall apply to any policy for life insurance
21 coverage issued, renewed, altered, or modified after the ex-
22 piration of such period.

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