

Imposter Fraud and Incontestability Clauses in Life Insurance Policies

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Excerpt: Life insurance policies contain incontestability clauses that limit the time in which an insurer may contest the validity of an insurance policy based on material misrepresentations made by the insured during the application process. Such incontestability clauses, required under Florida law, set a two-year time limit on an insurer's right to challenge the validity or enforceability of insurance policies. A claim of fraudulent misrepresentations by the insured in the policy application falls within the terms of incontestability provisions. As such, a claim that a policy is not enforceable because it was procured by fraudulent misrepresentations is barred two years from the policy's date of issue under Florida's incontestability clause. Read: ["Imposter Fraud and Incontestability Clauses in Life Insurance Policies"](#)

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