- (A) the action was commenced during the period of the suspension;
- (B) the action is based on an act or omission that occurred before the date on which the suspension became effective; and
- (C) the suspended professional liability insurance would, except for the suspension, on its face cover the alleged professional negligence or other professional liability negligence or other professional liability of the servicemember.

#### (2) Date of commencement of action

Whenever a civil or administrative action for damages is stayed under paragraph (1) in the case of any servicemember, the action shall have been deemed to have been filed on the date on which the professional liability insurance coverage of the servicemember is reinstated under subsection (c).

# (g) Effect of suspension upon limitations period

In the case of a civil or administrative action for which a stay could have been granted under subsection (f) by reason of the suspension of professional liability insurance coverage of the defendant under this section, the period of the suspension of the coverage shall be excluded from the computation of any statutory period of limitation on the commencement of such action.

#### (h) Death during period of suspension

If a servicemember whose professional liability insurance coverage is suspended under subsection (b) dies during the period of the suspension—

(1) the requirement for the grant or continuance of a stay in any civil or administrative action against such servicemember under subsection (f)(1) shall terminate on the date of the death of such servicemember; and

(2) the carrier of the professional liability insurance so suspended shall be liable for any claim for damages for professional negligence or other professional liability of the deceased servicemember in the same manner and to the same extent as such carrier would be liable if the servicemember had died while covered by such insurance but before the claim was filed.

# (i) Definitions

For purposes of this section:

# (1) Active duty

The term "active duty" has the meaning given that term in section 101(d)(1) of title 10, United States Code.

# (2) Profession

The term "profession" includes occupation.

# (3) Professional

The term "professional" includes occupational.

(Oct. 17, 1940, ch. 888, title VII, §703, as added Pub. L. 108–189, §1, Dec. 19, 2003, 117 Stat. 2862.)

#### PRIOR PROVISIONS

A prior section 593, act Oct. 17, 1940, ch. 888, art. VII, §703, as added Pub. L. 102–12, §5(b), Mar. 18, 1991, 105 Stat. 37, related to reinstatement of health coverage upon release from service, prior to the general amendment of this Act by Pub. L. 108–189. See section 594 of this Appendix.

# § 594. Health insurance reinstatement

#### (a) Reinstatement of health insurance

A servicemember who, by reason of military service as defined in section 703(a)(1) [section 593(a)(1) of this Appendix], is entitled to the rights and protections of this Act [sections 501 to 515 and 516 to 597b of this Appendix] shall also be entitled upon termination or release from such service to reinstatement of any health insurance that—

- (1) was in effect on the day before such service commenced; and
- (2) was terminated effective on a date during the period of such service.

#### (b) No exclusion or waiting period

The reinstatement of health care insurance coverage for the health or physical condition of a servicemember described in subsection (a), or any other person who is covered by the insurance by reason of the coverage of the servicemember, shall not be subject to an exclusion or a waiting period, if—

- (1) the condition arose before or during the period of such service;
- (2) an exclusion or a waiting period would not have been imposed for the condition during the period of coverage; and
- (3) in a case in which the condition relates to the servicemember, the condition has not been determined by the Secretary of Veterans Affairs to be a disability incurred or aggravated in the line of duty (within the meaning of section 105 of title 38, United States Code).

#### (c) Exceptions

Subsection (a) does not apply to a servicemember entitled to participate in employer-offered insurance benefits pursuant to the provisions of chapter 43 of title 38, United States Code.

# (d) Time for applying for reinstatement

An application under this section must be filed not later than 120 days after the date of the termination of or release from military service.

# (e) Limitation on premium increases

#### (1) Premium protection

The amount of the premium for health insurance coverage that was terminated by a servicemember and required to be reinstated under subsection (a) may not be increased, for the balance of the period for which coverage would have been continued had the coverage not been terminated, to an amount greater than the amount chargeable for such coverage before the termination.

#### (2) Increases of general applicability not precluded

Paragraph (1) does not prevent an increase in premium to the extent of any general increase in the premiums charged by the carrier of the health care insurance for the same health insurance coverage for persons similarly covered by such insurance during the period between the termination and the reinstatement.

(Oct. 17, 1940, ch. 888, title VII, §704, as added Pub. L. 108–189, §1, Dec. 19, 2003, 117 Stat. 2864; amended Pub. L. 109–233, title III, §302, June 15, 2006, 120 Stat. 406.)

#### PRIOR PROVISIONS

A prior section 594, act Oct. 17, 1940, ch. 888, art. VII, §704, as added Pub. L. 107-107, div. A, title XVI, §1603, Dec. 28, 2001, 115 Stat. 1276, related to guarantee of residency for military personnel, prior to the general amendment of this Act by Pub. L. 108-189. See section 595 of this Appendix.

#### AMENDMENTS

2006—Subsec. (b)(3). Pub. L. 109–233,  $\S302(b)$ , substituted "in a case in which the" for "if the".

Subsec. (e). Pub. L. 109–233, §302(a), added subsec. (e).

# § 595. Guarantee of residency for military personnel and spouses of military personnel

#### (a) In general

For the purposes of voting for any Federal office (as defined in section 301 of the Federal Election Campaign Act of 1971 (2 U.S.C. 431)) or a State or local office, a person who is absent from a State in compliance with military or naval orders shall not, solely by reason of that absence—

- (1) be deemed to have lost a residence or domicile in that State, without regard to whether or not the person intends to return to that State;
- (2) be deemed to have acquired a residence or domicile in any other State; or
- (3) be deemed to have become a resident in or a resident of any other State.

# (b) Spouses

For the purposes of voting for any Federal office (as defined in section 301 of the Federal Election Campaign Act of 1971 (2 U.S.C. 431)) or a State or local office, a person who is absent from a State because the person is accompanying the person's spouse who is absent from that same State in compliance with military or naval orders shall not, solely by reason of that absence—

- (1) be deemed to have lost a residence or domicile in that State, without regard to whether or not the person intends to return to that State:
- (2) be deemed to have acquired a residence or domicile in any other State; or
- (3) be deemed to have become a resident in or a resident of any other State.

(Oct. 17, 1940, ch. 888, title VII, §705, as added Pub. L. 108–189, §1, Dec. 19, 2003, 117 Stat. 2865; amended Pub. L. 111–97, §2(a), Nov. 11, 2009, 123 Stat. 3007.)

# AMENDMENTS

2009—Pub. L. 111-97 inserted "and spouses of military personnel" after "military personnel" in section catchline, designated existing provisions as subsec.(a), inserted heading, and added subsec. (b).

# EFFECTIVE DATE OF 2009 AMENDMENT

Pub. L. 111-97, §2(c), Nov. 11, 2009, 123 Stat. 3007, provided that: "Subsection (b) of section 705 of such Act [Servicemembers Civil Relief Act] (50 U.S.C. App. 595), as added by subsection (a) of this section, shall apply with respect to absences from States described in such subsection (b) on or after the date of the enactment of this Act [Nov. 11, 2009], regardless of the date of the military or naval order concerned."

# § 596. Business or trade obligations

# (a) Availability of non-business assets to satisfy obligations

If the trade or business (without regard to the form in which such trade or business is carried out) of a servicemember has an obligation or liability for which the servicemember is personally liable, the assets of the servicemember not held in connection with the trade or business may not be available for satisfaction of the obligation or liability during the servicemember's military service.

# (b) Relief to obligors

Upon application to a court by the holder of an obligation or liability covered by this section, relief granted by this section to a servicemember may be modified as justice and equity require.

(Oct. 17, 1940, ch. 888, title VII, §706, as added Pub. L. 108–189, §1, Dec. 19, 2003, 117 Stat. 2865.)

#### TITLE VIII—CIVIL LIABILITY

# § 597. Enforcement by the Attorney General (a) Civil action

The Attorney General may commence a civil action in any appropriate district court of the United States against any person who—

- (1) engages in a pattern or practice of violating this Act [sections 501 to 515 and 516 to 597b of this Appendix]; or
- (2) engages in a violation of this Act that raises an issue of significant public importance.

#### (b) Relief

In a civil action commenced under subsection (a), the court may—

- (1) grant any appropriate equitable or declaratory relief with respect to the violation of this Act [sections 501 to 515 and 516 to 597b of this Appendix];
- (2) award all other appropriate relief, including monetary damages, to any person aggrieved by the violation; and
- (3) may, to vindicate the public interest, assess a civil penalty—
  - (A) in an amount not exceeding \$55,000 for a first violation; and
- (B) in an amount not exceeding \$110,000 for any subsequent violation.

# (c) Intervention

Upon timely application, a person aggrieved by a violation of this Act [sections 501 to 515 and 516 to 597b of this Appendix] with respect to which the civil action is commenced may intervene in such action, and may obtain such appropriate relief as the person could obtain in a civil action under section 802 [section 597a of this Appendix] with respect to that violation, along with costs and a reasonable attorney fee.

(Oct. 17, 1940, ch. 888, title VIII, §801, as added Pub. L. 111–275, title III, §303(a), Oct. 13, 2010, 124 Stat. 2877.)

# § 597a. Private right of action

# (a) In general

Any person aggrieved by a violation of this Act [sections 501 to 515 and 516 to 597b of this Appendix] may in a civil action—