

ficiaries accompany the servicemember during the servicemember's period of relocation.

(e) Other obligations and liabilities

(1) In general

For any contract terminated under this section, the service provider under the contract may not impose an early termination charge, but any tax or any other obligation or liability of the servicemember that, in accordance with the terms of the contract, is due and unpaid or unperformed at the time of termination of the contract shall be paid or performed by the servicemember.

(2) Reinstatement of service

If the servicemember re-subscribes to the service provided under a covered contract during the 90-day period beginning on the last day of the servicemember's period of relocation, the service provider may not impose a charge for reinstating service, other than the usual and customary charges for the installation or acquisition of customer equipment imposed on any other subscriber.

(3) Return of provider-owned equipment

If a servicemember terminates a contract under subsection (a), the servicemember shall return any provider-owned consumer premises equipment to the service provider not later than 10 days after the date on which service is disconnected.

(f) Return of advance payments

Not later than 60 days after the effective date of the termination of a contract under this section, the service provider under the contract shall refund to the servicemember any fee or other amount to the extent paid for a period extending until after such date, except for the remainder of the monthly or similar billing period in which the termination occurs.

(g) Definitions

For purposes of this section:

(1) The term "commercial mobile service" has the meaning given that term in section 332(d) of title 47.

(2) The term "multichannel video programming service" means a subscription video service offered by a multichannel video programming distributor, as that term is defined in section 522 of title 47, over a system the distributor owns or controls.

(3) The term "provider-owned consumer premises equipment" means any equipment that a provider of internet access service or multichannel video programming service rents or loans to a customer during the provision of that service, including gateways, routers, cable modems, voice-capable modems, CableCARDS, converters, digital adapters, remote controls, and any other equipment provided.

(4) The term "telephone exchange service" has the meaning given that term under section 153 of title 47.

(Oct. 17, 1940, ch. 888, title III, §305A, as added Pub. L. 110-389, title VIII, §805(a), Oct. 10, 2008, 122 Stat. 4188; amended Pub. L. 111-275, title III, §302(a), Oct. 13, 2010, 124 Stat. 2875; Pub. L.

115-407, title III, §304(a), Dec. 31, 2018, 132 Stat. 5374.)

CODIFICATION

Section was formerly classified to section 535a of the former Appendix to this title prior to editorial reclassification and renumbering as this section.

AMENDMENTS

2018—Pub. L. 115-407, §304(a)(1), inserted "multichannel video programming, and internet access" after "telephone" in section catchline.

Subsec. (b). Pub. L. 115-407, §304(a)(2), substituted "commercial mobile service, telephone exchange service, internet access service, or multichannel video programming service" for "cellular telephone service or telephone exchange service".

Subsec. (c). Pub. L. 115-407, §304(a)(3), inserted "for commercial mobile service or telephone exchange service" before "terminated".

Subsec. (d). Pub. L. 115-407, §304(a)(4), substituted "commercial mobile service" for "cellular telephone service" in introductory provisions.

Subsec. (e). Pub. L. 115-407, §304(a)(5), designated first sentence of existing provisions as par. (1) and second sentence of existing provisions as par. (2), inserted headings, and added par. (3).

Subsec. (g). Pub. L. 115-407, §304(a)(6), added pars. (1) to (3), redesignated former par. (2) as (4), and struck out former par. (1) which read as follows: "The term 'cellular telephone service' means commercial mobile service, as that term is defined in section 332(d) of title 47."

2010—Pub. L. 111-275 amended section generally, substituting provisions relating to termination of telephone service contracts for provisions relating to termination or suspension of contracts for cellular telephone service.

§ 3957. Protection of life insurance policy

(a) Assignment of policy protected

If a life insurance policy on the life of a servicemember is assigned before military service to secure the payment of an obligation, the assignee of the policy (except the insurer in connection with a policy loan) may not exercise, during a period of military service of the servicemember or within one year thereafter, any right or option obtained under the assignment without a court order.

(b) Exception

The prohibition in subsection (a) shall not apply—

(1) if the assignee has the written consent of the insured made during the period described in subsection (a);

(2) when the premiums on the policy are due and unpaid; or

(3) upon the death of the insured.

(c) Order refused because of material affect

A court which receives an application for an order required under subsection (a) may refuse to grant such order if the court determines the ability of the servicemember to comply with the terms of the obligation is materially affected by military service.

(d) Treatment of guaranteed premiums

For purposes of this subsection, premiums guaranteed under the provisions of subchapter IV of this chapter shall not be considered due and unpaid.

(e) Misdemeanor

A person who knowingly takes an action contrary to this section, or attempts to do so, shall

be fined as provided in title 18, or imprisoned for not more than one year, or both.

(Oct. 17, 1940, ch. 888, title III, § 306, as added Pub. L. 108-189, § 1, Dec. 19, 2003, 117 Stat. 2850; amended Pub. L. 111-275, title III, § 303(b)(6), Oct. 13, 2010, 124 Stat. 2878.)

CODIFICATION

Section was formerly classified to section 536 of the former Appendix to this title prior to editorial reclassification and renumbering as this section.

PRIOR PROVISIONS

A prior section 306 of act Oct. 17, 1940, ch. 888, art. III, as added Oct. 6, 1942, ch. 581, § 12, 56 Stat. 773, related to extension of benefits to dependents, prior to the general amendment of this Act by Pub. L. 108-189. See section 3959 of this title.

AMENDMENTS

2010—Subsec. (e). Pub. L. 111-275 amended subsec. (e) generally. Prior to amendment, subsec. (e) related to penalties.

EFFECTIVE DATE

Section applicable to any case not final before Dec. 19, 2003, see section 3 of Pub. L. 108-189, set out as a note under section 3901 of this title.

§ 3958. Enforcement of storage liens

(a) Liens

(1) Limitation on foreclosure or enforcement

A person holding a lien on the property or effects of a servicemember may not, during any period of military service of the servicemember and for 90 days thereafter, foreclose or enforce any lien on such property or effects without a court order granted before foreclosure or enforcement.

(2) Lien defined

For the purposes of paragraph (1), the term “lien” includes a lien for storage, repair, or cleaning of the property or effects of a servicemember or a lien on such property or effects for any other reason.

(b) Stay of proceedings

In a proceeding to foreclose or enforce a lien subject to this section, the court may on its own motion, and shall if requested by a servicemember whose ability to comply with the obligation resulting in the proceeding is materially affected by military service—

- (1) stay the proceeding for a period of time as justice and equity require; or
- (2) adjust the obligation to preserve the interests of all parties.

The provisions of this subsection do not affect the scope of section 3953 of this title.

(c) Misdemeanor

A person who knowingly takes an action contrary to this section, or attempts to do so, shall be fined as provided in title 18, or imprisoned for not more than one year, or both.

(Oct. 17, 1940, ch. 888, title III, § 307, as added Pub. L. 108-189, § 1, Dec. 19, 2003, 117 Stat. 2851; amended Pub. L. 111-275, title III, § 303(b)(7), Oct. 13, 2010, 124 Stat. 2878.)

CODIFICATION

Section was formerly classified to section 537 of the former Appendix to this title prior to editorial reclassification and renumbering as this section.

AMENDMENTS

2010—Subsec. (c). Pub. L. 111-275 amended subsec. (c) generally. Prior to amendment, subsec. (c) related to penalties.

EFFECTIVE DATE

Section applicable to any case not final before Dec. 19, 2003, see section 3 of Pub. L. 108-189, set out as a note under section 3901 of this title.

§ 3959. Extension of protections to dependents

Upon application to a court, a dependent of a servicemember is entitled to the protections of this subchapter if the dependent’s ability to comply with a lease, contract, bailment, or other obligation is materially affected by reason of the servicemember’s military service.

(Oct. 17, 1940, ch. 888, title III, § 308, as added Pub. L. 108-189, § 1, Dec. 19, 2003, 117 Stat. 2851.)

CODIFICATION

Section was formerly classified to section 538 of the former Appendix to this title prior to editorial reclassification and renumbering as this section.

EFFECTIVE DATE

Section applicable to any case not final before Dec. 19, 2003, see section 3 of Pub. L. 108-189, set out as a note under section 3901 of this title.

SUBCHAPTER IV—LIFE INSURANCE

§ 3971. Definitions

For the purposes of this subchapter:

(1) Policy

The term “policy” means any individual contract for whole, endowment, universal, or term life insurance (other than group term life insurance coverage), including any benefit in the nature of such insurance arising out of membership in any fraternal or beneficial association which—

(A) provides that the insurer may not—

- (i) decrease the amount of coverage or require the payment of an additional amount as premiums if the insured engages in military service (except increases in premiums in individual term insurance based upon age); or
- (ii) limit or restrict coverage for any activity required by military service; and

(B) is in force not less than 180 days before the date of the insured’s entry into military service and at the time of application under this subchapter.

(2) Premium

The term “premium” means the amount specified in an insurance policy to be paid to keep the policy in force.

(3) Insured

The term “insured” means a servicemember whose life is insured under a policy.

(4) Insurer

The term “insurer” includes any firm, corporation, partnership, association, or business that is chartered or authorized to provide insurance and issue contracts or policies by the laws of a State or the United States.